HOUSEKEEPING
AND SECURITY

FACILITATOR MANUAL
Introduction

The rapid rise of the formal sector in India, along with unabated urbanization of the economy, has led to a proliferation of offices and commercial spaces which are very different from what workspaces looked like a few decades back. An increasingly professional work environment and the advent of global work culture in large Indian cities has fueled the need for a working class devoted to the maintenance and security of these workspaces. To meet this growing demand, the American India Foundation has introduced the Housekeeping & Security course as part of its Market Aligned Skills Training (MAST) Program. The course intends to equip youth with the necessary skills and abilities to work as housekeepers or security personnel in a formal or structured office environment.

For students of the MAST program, many of whom do not have any prior work experience and have only recently completed their formal education, the structured office environment such as the one found in a Corporate Business Park in most large cities of India is a completely alien environment. If these students were to start their working lives in such a milieu, they are likely to get disoriented with the unfamiliarity of the setting and the norms of behavior expected of them. The course on Housekeeping & Security is aimed at addressing this gap, chiefly by focusing on the foundational concepts and skills that are critical for finding a strong footing in a professional work environment.

The course is divided into four parts:

(1) Communication & Soft Skills
(2) Job Readiness
(3) Digital Literacy
(4) Financial Literacy

Each part in turn has four lessons of 90-120 minutes each, giving it a modular nature which will be easy for the facilitators to transact in the MAST classrooms. The course begins with a Baseline Assessment and closes with an End-line one, and can be covered over 25 hours of classroom time. Over these 25 hours, the students of this course will learn the importance of good communication, get a chance to hone their listening and speaking skills, begin to appreciate the significance of body language in communication, and understand the value of collaboration at the workplace. In addition, they will also get insights on digital and financial literacy – key subjects in the context of working in an environment where technology is getting all-pervasive.

The curriculum for the course comprises a Facilitator Manual and a Student Handbook. The former serves as a step-by-step guide for facilitators to transact the curriculum in the classroom, while the latter has content for the students to be used as ready reference or practice material. Used in conjunction, any facilitator should be able to do justice to the task of providing a strong foundation to students of the Housekeeping & Security in the MAST program.
About the American India Foundation
The American India Foundation is committed to catalyzing social and economic change in India, and building a lasting bridge between the United States and India through high-impact interventions in education, livelihoods, public health, and leadership development. Working closely with local communities, AIF partners with NGOs to develop and test innovative solutions and with governments to create and scale sustainable impact. AIF’s programming seeks to achieve gender equity through developing inclusive models that focus on and empower girls and women. Founded in 2001 at the initiative of President Bill Clinton following a suggestion from Indian Prime Minister Vajpayee, AIF has impacted the lives of 4.6 million of India’s poor. With offices in New York and California, twelve chapters across the U.S., and India operations headquartered in New Delhi, AIF is transforming lives across 24 states of India while addressing these issues on a regional, country, and international scale. Learn more at www.AIF.org

About the Market Aligned Skills Training (MAST) program
Market Aligned Skills Training (MAST) provides underprivileged youth with skills training and access to formal employment opportunities. MAST not only meets the growing demands of the diversifying local industries across the country, it harnesses India’s youth population to become powerful engines of the economy.

AIF Team: Hanumant Rawat, Akhila Betsy George, Aamir Aijaz, & Rowena Kay Mascarenhas

Content Development: Edulever Consulting Company Pvt Ltd (www.edulever.in)

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**Total:** 25 80 19 15 12 15
Approach to the Curriculum

Housekeeping is not just cleanliness. It also requires paying attention to important details such as the layout of the whole workplace, aisle marking, the adequacy of storage facilities, and maintenance. Good housekeeping is also a basic part of accident and fire prevention. Housekeeping activities also

(i) Improve efficiency and productivity,

(ii) Help in maintaining good control over the processes, and

(iii) Assist in maintaining the quality of the product.

Over the years, we have realized that the industry needs more of foundational skills rather than technical skills in a candidate. Employers share that technical skills can be learnt during OJT (on the job training). It is important for candidates to be good in communication, attitude, problem solving and similar such traits. Keeping these things in mind, Edulever has created a curriculum that has its major focus on –

Communication

Job Readiness

Digital Literacy

Financial Literacy

Why was such a course developed?

The course is intended for a learner profile of socio-economically and educationally disadvantaged youth from a semi-urban background who has studied at least till class 10. The lack of access to quality education severely limits the choices available to these youth, thereby restricting their employability. Aspirations and expectations of finding a decent well-paying job are further constrained by the limited skill-set of these youth. Their capabilities and potential often remain untapped leading to lowered motivation and self-confidence. This course has been developed for these young people to equip them with a broad understanding of the various aspects of a workplace, the ability to work alone as well as in teams as per the requirements of their work as well as enabling them to readily and confidently face the challenges in their respective professions.
How was such a course developed?

The Training Manual for this course has been developed with the need to fill the gaps between the skills students’ currently possess and the skills needed on the job. Employers strive to find employees with valuable work readiness skills. For designing the course, five broad competencies have been identified which are required by an individual to perform well at the workplace and in his overall career.

What does this course contain?

The Curriculum is divided into 16 lesson plans. Each lesson plan is based on one or more out of the four competencies mentioned above. The sequence of the lessons follows a logical connection of the topics therein. It also takes into account the complexity of the topic or issue dealt with in the lesson plan, as the more complex topics such as Demonetization and GST should be dealt with only after the participants have become completely familiar with each other and barriers to communication have been overcome.

The first few lessons have been devoted to building self-awareness among the students. Constant feedback and encouragement would give the participants a chance to reflect upon themselves and become aware of the areas that require improvement. Therefore, these sessions must not be viewed as mere assessments but as extremely important tools to inspire confidence, tap potential and fuel their ambition.

In addition to these 16 lesson plans, there are 2 sessions (Baseline and End-line Assessment) devoted to assessment of learners. The assessment process not only allows the learners to become aware of their strengths and areas that need improvement, but also serves as a learning mechanism for them.

The curriculum is based on experiential learning which involves a “direct encounter with the phenomena being studied rather than merely thinking about the encounter, or only considering the possibility of doing something about it.” The participants would actively participate in many activities, reflect upon their behavior, and thus gain insights into the behavior expected of them at a workplace. The Curriculum is designed such that the learners take the lead role in learning and the facilitator would act as a guide by making the process of learning easier for them.
How to use the lesson plans?

1. The Lesson Plans are guides for the facilitator on how to conduct each session.

2. These have been created with a generic profile of the learner in mind. The assumption is that the learner belongs to a rural or semi-urban background, educated at least till Class 10, and can read and understand simple English without much difficulty.

3. The Lesson plan starts with the objective of the module. Facilitators should carefully understand the objective of the module. It would help the facilitator to guide the class accordingly especially when there might be a tendency to divert.

4. The time limit and resources required are also mentioned at the very beginning of the module so that facilitators can be ready with whatever is needed.

5. A “Recap” section has been given for the facilitators. Many-a-times, we have seen that when a session ends, and students go back home, they forget some of the things they learnt that day. In the “Recap” box, facilitators can write pointers that s/he wants to discuss about the last session. We are not saying that the facilitator needs to start a module after doing a Re-cap of the last module, but it has been beneficial for a lot of people.

6. This is followed by “Guidelines for the Facilitator” which might help them to transact the module in the classroom. Most modules contain links of articles or videos that the facilitator can have a look at. It would increase their knowledge base about the topic.

7. This is followed by an “Introduction”, “theory” about the topic and some activities that students would have to do. One of the major additions in this year’s module is involving the students in a discussion on the “Impact of each module / competency” in the work place. This would help students understand the benefits of these modules in a company.

8. Care has been taken to conclude the lesson well where all the major points have been summarized.

9. While the guidelines given in the plans are extremely detailed, there is enough flexibility for the facilitator to make changes based on the profile and the learning level of the participants in the class. The facilitator is the best judge of how a particular session should be conducted as she knows the pulse of the class.

10. Each of the sessions has been timed so that the activities and discussions are completed within the class period. However, depending on the mood and receptivity of the participants, you may omit an activity (or steps in an activity) to engage the participants in a discussion or activity more intensively.
11. Every lesson contains a “Student Hand-out”, which is also given as a separate booklet as part of this curriculum. The hand-outs are meant to be distributed to all the participants of the Workplace Readiness course. Ideally, the booklets can be printed, and a copy of the booklet given to each participant at the beginning of the course. If this is not possible, then the facilitator will have to make copies of the hand-out before the session and distribute a copy to each student.

12. A Facilitator’s Key is added in each lesson plan. This is to make each session clear to the facilitator.

Remember that the course is about changing attitude, and this is a time taking process. It is not practically possible, for example, to instill a strong sense of teamwork in a person in a short span of 120 minutes. So, while there is only one session that deals directly with Teamwork, the theme of teamwork is embedded into every session that requires the participants to work in groups.

**Transaction**

This is one of the most important points that we need to reflect upon. In the centers, neither are we referring to people as teachers, nor do we expect people to teach. Hence, we have named them “Facilitators” and they need to “facilitate” in the classroom. A facilitator is an individual who enables students to work more effectively; to collaborate and achieve synergy. Facilitators need to just create that sense of ownership and excitement within the students so that they themselves take the lead to understand and incorporate different competencies and skills required of them in the work place.

**Assessment**

There will be 2 assessments – one at the beginning of the program (Baseline) and one at the end of the program (Endline). The same question paper will be used in both cases. It has 15 questions, covering various topics that the students will learn during the course of this project. Each question carries 2 marks i.e. 30 marks in total. The answer key to the question paper has also been provided which will help trainers to assess the students.

Since most students come from a vernacular medium, hence the initial 13 questions would be verbal in nature and should be done as a one on one with the trainer. The final 2 questions need the use of computer.

Trainers should keep in mind that it is fine if the students are not able to express in English. Let them share their knowledge in their mother tongue and give them marks if they are able to state the right answers.

**All the best!**
Students would be able to –

- Understand the reason behind doing this course
- Understand the basic framework and approach to this coursework

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<tbody>
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<td></td>
<td>60 min</td>
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<tr>
<td></td>
<td>Projector, Screen, Whiteboard, Markers, student handout</td>
</tr>
</tbody>
</table>

**FACILITATOR’S GUIDELINES**

This is the first lesson of the entire curriculum. Use this time to make students understand the reason for this course. Tell them that these skills are required while going for any job.
Start today’s session by a round of introduction. Ask each student to stand up one by one and share the following –

a) My name is –
b) One non-living thing I like and why
c) I joined this course because

<table>
<thead>
<tr>
<th>PHASE 2</th>
<th>Expectation Setting</th>
<th>TIME – 30 min</th>
</tr>
</thead>
<tbody>
<tr>
<td>Show them the following videos and after each video, ask them what they understood from it— Ideation -  <a href="https://www.youtube.com/watch?v=GnB3MpUfv_k">https://www.youtube.com/watch?v=GnB3MpUfv_k</a>  Good and Bad teamwork -  <a href="https://www.youtube.com/watch?v=fUXdrl9ch_Q">https://www.youtube.com/watch?v=fUXdrl9ch_Q</a>  Conflict Resolution -  <a href="https://www.youtube.com/watch?v=EABFilCZjy8">https://www.youtube.com/watch?v=EABFilCZjy8</a>  Safety at work place -  <a href="https://www.youtube.com/watch?v=vdbg6nJaoEU">https://www.youtube.com/watch?v=vdbg6nJaoEU</a>  Financial Literacy -  <a href="https://www.youtube.com/watch?v=tzihFOcSvtY">https://www.youtube.com/watch?v=tzihFOcSvtY</a></td>
<td></td>
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</tbody>
</table>

Share with the students that similar to the videos, you would need different kinds of skills and attitude to successfully work in the workplace. These skills are also important in one’s personal life.

Now, share the content of this curriculum with the students –

Show slide 2 and 3 of 2.a PPT

<table>
<thead>
<tr>
<th>PHASE 3</th>
<th>Approach to the Curriculum</th>
<th>TIME – 15 min</th>
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<tbody>
<tr>
<td>Share the approach to the curriculum (share main points from Pages of this Manual). Tell the students that your role is to make the students more aware of the workplace and skills needed to survive in the same.  However, it will completely be each student’s responsibility to ensure that they are attending all the classes, reading the handouts and discussing their concerns with the facilitators.</td>
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### Module 2.b – Importance of Good Communication

![Image](https://clipartxtras.com)

**Students would be able to** –
- Understand the importance of effective communication
- Identify the major parameters that should be considered while communicating

<table>
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</table>

**PHASE 1**

**INTRODUCTION**

You need to spend some time before this session to decide on the instructions for the origami activity. If you do **NOT** know much, ask your team mates or search online.

| PHASE 1 | INTRODUCTION | TIME – 30 min |
Start the session by distributing 1 origami paper to every student. Now give them the following instructions –

Tell the group that you will start giving them all instructions on how to fold the paper to create an origami shape.

Tell the group that while you give them the instructions, they must keep their eyes closed and cannot ask any questions.

Start giving the group several instructions to fold and rip their paper several times then ask them to unfold their paper and compare how it looks like.

E.g. You can give them instructions to make a boat / flower / butterfly

**Debrief and discussion after the activity –**

Make the point that each paper looks different even though you have given the same instructions to everybody. What does this mean?

Ask the group if you think the results would have been better if they kept their eyes open or were allowed to ask questions.

Communicating clearly is not easy, we all interpret the information we get differently that’s why it’s very important to ask questions and confirm understanding to ensure the communicated message is not distorted.

Share that today’s topic is “Importance of Good Communication”

---

**PHASE 2**

**Theory**

**TIME – 45 min**

Share the following information with the students –

Among the 21st century critical skills that employees need to succeed in the workplace, Communication skills tops the list. When you take a look at the greatest leaders, one of the traits they possess, is the ability to communicate effectively, which underscores the importance of communication skills.

**Most important traits of a good communication are (show slides 2 - 4 of 2.b PPT to the students)** –

---

**PHASE 3**

**CONCLUSION**

**TIME – 15 min**

Ask the most important points that the students learnt and summarize the session
### Module 2.c – Listening Skills

**Students would be able to** –

- Identify the benefits of asking questions when clarification is needed to understand a task or situation.
- Identify suitable types of questions to ask for clarification.
- Review the importance of listening to understand.

| 90 min |

- Projector, Screen, Whiteboard, Markers, student handout

### RECAP
Participants should understand that in a professional environment, it’s important to communicate effectively. This includes listening to others and clarifying any doubts when someone instructs them. Throughout the session, the facilitator needs to motivate the participants to ask whatever questions that comes to their mind. It’s important for students to understand that questioning does not always mean lack of knowledge. It helps a person to understand other’s point of view better.

**Additional links to be consulted by facilitator to plan for this module**

http://bit.ly/m1ldoc1  
http://bit.ly/m1ldoc2
Start the session by dividing the participants into 4 – 5 groups of equal numbers. Ask each group to identify 1 volunteer each from their groups. Take these volunteers outside the room and tell them that they need to help their group draw a scissor. However, they can **ONLY** use directions and shapes as instructions. *e.g. Draw a triangle in the center. Draw a circle to the North and so on.*

Once they come inside the room, make them stand in front of their respective groups but facing the opposite side (they should NOT look towards their group).

**Instructions to the Groups** – Your volunteer wants you to draw something. So, he will give you instructions. Draw that object in an A-4 paper. This is a group activity. You have 1 minute for this. Max 2 minutes. You cannot speak during this time. Whichever team violates the rule, is OUT.

Once you say START, everyone starts the activity. At the end of the 2 min, say STOP and everyone needs to put down their page. Ask the groups to show their pages to their volunteer. Most of the groups would NOT have got it right.

Ask everyone to sit down. Ask – Why couldn’t you get this right?

Expected responses to be captured – Volunteer could NOT communicate, We did NOT hear properly, could NOT ask clarificatory questions

**Facilitator to summarize the session by stating that** –

- When we give instructions, we feel we are talking to ourselves and generally do not consider the recipient’s abilities or thought process
- When we listen to someone, we tend to go with his/her emotions and gestures and tend to not listen carefully.
- When we are listening to someone and are not able to understand something, we should always ask for clarifications to make both of our lives easier.

*Note – Do state here that the 3rd point was deliberately NOT allowed by the facilitator to make them understand how it feels.*

**Facilitator to introduce the topic for the day – Listening and asking questions**
**PHASE 2**

### Theory

The facilitator can start by explaining the logic behind asking questions. In communication, it is important to tell the speaker what you understood from their statement. This helps to check the listener's understanding and resolves any areas of confusion.

Clarification is important in many situations especially when what is being communicated is difficult in some way. Communication can be 'difficult' for many reasons, perhaps sensitive emotions are being discussed - or we are listening to some complex information or following instructions.

The purpose of asking questions are –

1) To ensure that the listener’s understanding of what the speaker has said is correct, thereby reducing the chances of misunderstanding.

2) To reassure the speaker that the listener is genuinely interested in him/her and is attempting to understand what he/she is saying.

A listener can ask for clarification when they cannot make sense of the speaker's responses. Sometimes, the messages that a speaker is attempting to send can be highly complex, involving many different people, issues, places and/or times. Clarifying helps you to sort these out and also to check the speaker's priorities.

---

**PHASE 3**

### Types of Questions

In this section, the facilitator makes the participants aware about the kind of questions that could be asked to make our listening more effective. The facilitator would ask the participants to write action steps for the following activity. (5 min)

- Prepare dinner

Once you have stated the above line, remain silent for some time. It is obvious that students would be confused and would ask you questions like – Which food to make, how many guests etc. The facilitator would answer these questions. You can use any random answer for the above questions.

Ask the participants – Did your questions help you in any way? How?

Key responses to be captured – It helped in understanding the details, helped in avoiding confusion

The facilitator can then explain that questions can be categorized into six groups:
Facilitator to emphasize on the fact that “Listening” and “Clarification” are the skills we use to ensure that we have understood the message of the speaker in an interpersonal exchange.

• By really LISTENING to the person’s response, you will know whether you can move on to your next point or if you need to re-address something.

• When using clarification participants should follow these guidelines to help aid communication and understanding.

• Admit if you are unsure about what the speaker means.

• Ask for repetition.

• State what the speaker has said as you understand it, and check whether this is what they really said.

• Ask for specific examples.

• Use open, non-directive questions - if appropriate.

• Ask if you have got it right and be prepared to be corrected.

Facilitator can then give the following topics to students again and check if they have grasped the questioning style –

- Help us clean up the center
- Care for your friend

Facilitator to emphasize the importance of “listening carefully” to the answers he/she receives while asking questions. By listening carefully, participants will know how to complete a task or understand a situation. It is also possible that they will need to ask more questions.

Once a thorough understanding is achieved, they can complete the task or respond to a situation.
### Module 2.d – English Speaking Skills

**I WANT YOU TO SPEAK ENGLISH**

<table>
<thead>
<tr>
<th>Students would be able to –</th>
</tr>
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<tbody>
<tr>
<td>▪ Understand important points to remember while learning to speak a new language, especially English</td>
</tr>
<tr>
<td>▪ Speak in English by listening to audios</td>
</tr>
<tr>
<td>▪ Speak in English while debating over different topics</td>
</tr>
<tr>
<td>▪ Remove their fear of speaking in English</td>
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| Projector, Screen, Whiteboard, Markers, student handout |

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**RECAP**
PHASE 1
INTRODUCTION
TIME – 15 min

Start the session by showing slide 2 of 2.d PPT to the students. Make different students read the lines. Once both the paragraphs have been read, ask students to find out the following from the paragraphs –

Nouns
Verbs
Adjectives
Adverbs
Articles
Prepositions

Take a few responses for each of the above.

PHASE 2
How to try to learn speaking in English
TIME – 20 min

Share the following points with the students. Show slides 3 and 4 -

1. Accept That English Is a weird language

Sometimes you can find patterns in English grammar, but other times English doesn’t make sense at all. For example, why are “read” (reed) and “read” (red) the same word, but pronounced differently depending on whether you’re speaking in the past or present tense? Or why is “mice” the plural of “mouse”, but “houses” is the plural of “house”?

Unfortunately, there are just as many exceptions as there are rules in English. It’s
easy to get stuck on learning how to speak English properly, if you try to find a reason for everything. Sometimes English is weird and unexplainable, so instead the best thing to do is just memorize the strange exceptions and move on.

2. Dive into the Deep End

Studying English for an hour once a week isn’t usually enough to make any real progress. The best way to quickly improve your English is to spend at least a few minutes practicing every day. Immerse yourself as much as possible every time you study, and challenge yourself to listen to, read, and even say things in English that you think might be too difficult for you. If you want to speak English fluently, you need to make it an essential part of your everyday life.

3. Remember the Answer Is in the Question

Listen carefully when someone asks you a question in English and you’ll answer perfectly every time. English questions are like mirrors:

- Does he.....? Yes, he does.
- Can she....? Yes, she can.
- Is it....? Yes, it is.

If someone asks you a question and you’re not sure how to answer, start by thinking about the words used in the question. The person has already said most of the words you need to make your answer. Instead of just memorizing English grammar, start to look for patterns like this one.
**PHASE 3**

**Let’s hear and speak**

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<th>TIME – 75 min</th>
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Show this video to the students. Keep the speakers on –

https://www.youtube.com/watch?v=VsrX5FJLz-0

Once they have listened to the entire video, call out any one student and ask them to summarize what they understood in their own words – in English, of course.

Then, show them another video and repeat the above steps –

https://www.youtube.com/watch?v=YDp3EE0AM0s

Then, divide the class into 2 groups. To make the situation visual, you can ask both groups to sit in a semi-circle.

**PHASE 4**

**CONCLUSION**

<table>
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<th>TIME – 10 min</th>
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Summarize the important points of the session.

Give them any of the following topics.

It is not important to talk about every topic. It is important for everyone to speak or at least try to speak.

One group needs to speak “FOR” the topic and the other group should speak “AGAINST” the topic.

Motivate each student to speak for at least 1 minute. The topics are –

- ✓ To make houses for the continuously growing population, we need to cut down forests.
- ✓ Girls cannot play outdoor sports
- ✓ Schools should NOT have uniforms for students
Module 3.a – Body Language

Students would be able to –

- Understand the importance of body language in daily lives especially at workplace
- Interpret various expressions, postures and gestures etc. that form one’s body language
- Learn how appropriate body language can lead to excellence at the workplace

90 min

Projector, Screen, Whiteboard, Markers, student handout, PPT

Recap
Facilitator’s guidelines

The participants must understand that body language has a very significant role to play in communication (also known as non-verbal communication). In any social situation including a job, a person is often judged on the basis of the body language he displays and not just on what he says. Body language is an important aspect of communication which can constitute 50% or more of what we are communicating. If you wish to communicate well, then it makes sense to understand how you can (and cannot) use your body to say what you mean. Body language includes the tone of voice, eye movement, posture, hand gestures, facial expressions and more.

The Facilitator needs to work upon the cause and not the symptoms. For example, if a person is not making eye contact, he should be given more chances to speak rather than merely asking him to make eye contact.

If required, you may want to take examples of some participants in your class who exhibit some positive or negative body language. You might choose not to take their names, but do tell the participants what you feel when you see that body language and how it might lead someone else to form unnecessary judgments about that person. Tell them how they can change that e.g. – If you have seen a participant generally sitting with his / her shoulders down, tell them that you might feel that the person is uninterested to attend the class and hence, he / she might try to sit with a more upright body.

Additional links to be consulted by facilitator to plan for this module


**PHASE 1**

**Introduction**

TIME – 10 min

Facilitator to show PPT 3.a to the participants. Pause slides 2, 4, 6 and 8 and ask them what they think the person is doing. Note down the responses on the whiteboard. Then go to the next slides (i.e. 3, 5, 7 and 9) and show them the correct answers. Slides 10 and 11 have the person saying something and doing something else.

Once all these responses have been captured on the board, ask participants how they were able to understand what was happening especially as these were only pictures and nothing was being said.

*Key words to be captured – Expressions, Body Language*

Tell the participants that the major focus of today’s session would be on “Body Language”
Facilitator to now explain the theory behind “Body Language”.

Body language is a kind of nonverbal communication, where thoughts, intentions, or feelings are expressed by physical behaviors, such as facial expressions, body posture, gestures, eye movement, touch and the use of space.

Body language is of the following types –

1) **Facial expression** – They convey the emotional state of an individual to observers (Slide 13)

![Facial Expressions](http://bit.ly/2z1CLLB)

1) **Body postures** – These exhibit emotions and can be used to understand what a person is trying to say (slide 14)

![Body Postures](http://bit.ly/1g6KBD1)

The facilitator should demonstrate some of these expressions and postures to the participants, who can be asked to guess what each expression/posture means.
2) **Gestures** - Hand and arm, Hand to face, Arm barrier, Leg barrier - movements made with body parts. Often signify the state of well-being of the person (slide 15)

![Hand and arm, Hand to face, Arm barrier, Leg barrier - movements made with body parts.](image)

1) **Handshakes** - Regular greeting rituals and are commonly done on meeting, greeting, offering congratulations or after the completion of an agreement. They usually indicate the level of confidence and emotion level in people (slide 16)

![Handshakes - Regular greeting rituals and are commonly done on meeting, greeting, offering congratulations or after the completion of an agreement. They usually indicate the level of confidence and emotion level in people.](image)

It’s important for participants to understand the difference between “Body Language” and “Sign Language”. Explain the same to them in the local language.

**Sign Language** – They are full languages like spoken languages and have their own complex grammar systems, as well as being able to exhibit the fundamental properties that exist in all languages

**Body Language** – They don’t have a grammar and must be interpreted broadly, instead of having an absolute meaning corresponding with a certain movement
PHASE 3 | Activity – Interpret body language | TIME – 20 min
--- | --- | ---
Ask for any 4 volunteers from the participants and divide them into 2 groups of 2 each. Give each group 1 out of the 4 random situations and ask them to mime (enacting the role just by means of gestures, expressions without using words): –

1) Arrogant v/s peaceful neighbor (playing sound system at full volume in the middle of the night)

2) Policeman v/s Common man (asking for fine on breaking the traffic laws and not giving a challan)

3) Aggressive boss v/s Submissive employee (Boss shouting at employee for not having met targets whereas employee was on sick leave for 2 days)

4) Irritated customer v/s Customer care employee (customer using foul language to the employee for having got a defective mobile set)

Each group to get 5 minutes to prepare their act. They would then get 5 min for enacting the situation. After each act is done, ask all the participants to identify the characters that were enacted.

Key question to be asked - Did the body language of the character make any impression about his / her personality to the participants?

PHASE 4 | Impact of positive body language in workplace | TIME – 15 min
--- | --- | ---
After having discussed the advantages & drawbacks of different types of body language, it would be beneficial to link it to the work place so that participants can align with the module better. Facilitator to ask participants about the probable benefits of maintaining a positive body language at the workplace. Responses to be noted down on the whiteboard.

Key responses to be covered (if the participants miss out on one or more of the following, facilitator to add it at the end with an example to help participants understand better)

- Develop positive relationships with seniors and juniors alike
- Influence and motivate peers and boss
- Improve productivity of self & team
- Bond better with team
- Present their ideas with more impact
- Be confident and credible
Summarize the major pointers about **Body Language** from the entire session. *Preferably, ask participants to respond first and then you can conclude* –

1) **Body language** is a kind of nonverbal communication, where thoughts, intentions, or feelings are expressed by physical behaviors, such as facial expressions, body posture, gestures, eye movement, touch and the use of space.

2) It helps to establish the relationship between two people (positive or negative)

3) It is crucial to accurately read body language to avoid misunderstanding in workplaces

Give out the student hand-out (next page) and ask them to go through it for some time and clarify if there are any doubts.
Module 3.b – Handling criticism

<table>
<thead>
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<th>Students would be able to –</th>
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<tr>
<td>• Understand the meaning of criticism</td>
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<td>• Understand the least and most effective way to criticize</td>
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<td>• Understand how criticism should be received</td>
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RECAP
In their first jobs, youngsters usually try and give their best at whatever work they have been assigned. They are excited with their new jobs and want to get everything right. At such a time if they have to face criticism, it can become tough for them. They should learn to accept such criticism in a positive spirit. More often than not, this criticism can bring about positive changes in their attitude and ways of working. However, if it is unjustified then one should learn to ignore it and just concentrate on one’s actions and not on words.

Nobody likes to be criticized, especially at work in front of one’s colleagues. However, one has to understand that it is a part and parcel of work life. Even if the criticism is not specific and backed by proper evidence, it might be worthwhile to sit back for some time and think about it. So, let us learn from criticism whenever we get a chance. It is also important for us to not criticize our co-workers/colleagues regularly and without reason!

Additional links to be consulted by facilitator to plan for this module

http://bit.ly/m14vid1
http://bit.ly/m14doc1

It’s important for the facilitator to understand here that students shouldn’t take the meaning of criticism to be something bad. They need to understand that constructive criticism leads to development of an individual. This session might bring out a lot of emotions from within the students. So, just be prepared to handle such situations.
PHASE 1
INTRODUCTION

TIME – 15 min

Facilitator to start by showing the following videos –


http://bit.ly/m14vid3

Once the students have seen both the videos, facilitator to take responses from students on what they felt after seeing the video.

Key words to be captured – Boss was shouting at the employee, language used was not appropriate, things could have been said in a better way, peers making fun, disappointment

Facilitator to state that criticism is an important tool of progress for a person if done and received in a proper way. However, in today’s world, criticism is often used to shout at someone or make a person realize his fault. Most of us also fail to take criticism in the right spirit because we often read into the words or actions that are being used instead of the intent of criticism.

Share with students that –
In the Hospitality sector, they would be dealing with different kinds of customers on a daily basis. Everyone would have a different mood and come with different emotions which Housekeeping attendants won’t be able to predict at all times. Following are some common issues that might come up –

- Unreasonable expectations about cleanliness
- Complaint that is NOT specific and might NOT always be the responsibility of the attendant
- Things said in anger

In these cases, although customers are mostly right about the complaint but at times, they may be unreasonable or said to the wrong person.

❖ However, as a housekeeping attendant, it will be important for students to understand that they would be representing an entire company and NOT only themselves.

❖ Hence, instead of taking things personally, they should try to listen patiently to the actual complaint and correct it or at least promise the customer that his/her complaint has been heard and would be communicated to the right person immediately so that there can be a solution. This calms down people more often than not.
PHASE 2

ACTIVITY

TIME – 20 min

Facilitator will now call any two students to the front of the class. They will be given the following topic. Tell them to assume roles. Tell one of them to start by criticizing the other.

1. One friend criticizes another friend’s dressing style and laughs at it.

After listening to the topic, give 2 minutes to both to think about what they want to say to the other person. Then, let them do a role play for 5 minutes. After 5 minutes, ask the class to find out how they felt during the role play.

Then, call two other students and repeat the same activity with a different topic -

2. A customer criticizes the lack of cleanliness in her hotel room to the Housekeeping attendant although it is not entirely his fault.

Rest of the students need to give feedback at the end on what could have been done better.

❖ Hence, it’s important to understand the need to criticize and how it can be done in a way which is beneficial to both the doer and the receiver.

Facilitator to introduce the topic of the day – “Handling criticism”
Once the activity has been completed, share the following with the students since it is also important for the students to understand that criticism should be taken in the right spirit. **Following are some major points on how criticism should be received by us –**

1. **Listen** - Actually hear what’s being said. If necessary, ask questions to make sure you understand the criticism fully.

2. **Assume that the speaker has good intentions** - Unless proven otherwise, assume good intentions. Don’t automatically jump to the conclusion that the person criticizing you is “out to insult you.”

3. **Do not get defensive and start making excuses** - Instead you might say what you’ve learned and what you will do differently from now on.

4. **Don’t take it personally** - Remember that they’re criticizing your work, not you as a person. Never take negative feedback about your work as a criticism of you as a person.

5. **See criticism as help or support offered to you** - Remember that all constructive feedback (including negative feedback) is a sign of interest and a sign that people want to help you do better. It would be far worse for people to notice you doing bad work and not say a word.

6. **Don’t be too hard on yourself** - Remember that everyone makes mistakes and has things to learn. Yes, that includes you. There’s nothing wrong with making mistakes, but making the same mistakes over and over because you refuse to listen to criticism and learn is not the right way to go.

7. **Say thank you** - Thank the person for their feedback.
Facilitator to conclude the session stating –

1. Criticism is a feedback mechanism to help us constantly improve our work and relationships.

1. It's different from the feedback we give each other because it is more deliberate.

1. When people criticize, it can have a fruitful and constructive effect on the recipient because new ideas and viewpoints may be generated in trying to solve a problem.

1. People can also be hurt by criticisms, when they experience the criticism as a personal attack.

1. We should choose the right words to express our criticism. The same criticism can be done in different ways, some more successful than others.
Module 3.c – Collaborative teamwork

Participants would be able to –

- Understand the need and advantages of working in a team
- Identify the required characteristics to form and operationalize a team

90 min

Projector, Screen, Whiteboard, Markers, Student Handout

RECAP
PHASE 1

INTRODUCTION

TIME – 15 min

Start by showing the following links to the participants – Link

Link 2 - http://bit.ly/m9vid03

Once the clips have been shown, ask the participants what they understood. Capture the responses on the board.

Key responses might be – Team, Support, Bonding, Trust

Tell the participants that in a work place, it is important to work in collaboration with our peers to achieve the common goal. Conduct a discussion on the importance of team work. Tell them that –

1st video – If the entire Indian Women’s Hockey team would not have united, then they could not have stood up to the wrong doing by the boys in the cafe.

2nd video – If Komal (short-heighted girl) would have tried to play all alone and score the goal, the opponent goalkeeper would have blocked her and India would have lost the final. It’s only when she passed the ball to Preeti, did it become easy for India to score and win the match.

Similarly, in real life, if we keep thinking just about ourselves, then it becomes difficult to achieve our goal because there wouldn’t be any connection between what we are doing and what the rest are doing. There would be differences and misunderstanding and we would never reach our goal.

Introduce the topic of the day – “Collaborative teamwork”.

FACILITATOR’S GUIDELINES

Often it so happens that people work well on their own, but if they are given a task to be done in a group or a team setting, they are unable to perform that well. Many tasks in today’s work environment are required to be done in teams and thus people need effective team work rather than merely individual brilliancy. Through this session, participants would be able to understand the importance of team work as well as learn what it takes to be a good team player.

Additional links to be consulted by facilitator to plan for this module

http://bit.ly/m9doc1
http://bit.ly/m9vid01
http://bit.ly/m9vid02

PHASE 1

INTRODUCTION

TIME – 15 min

Start by showing the following links to the participants – Link

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Additional links to be consulted by facilitator to plan for this module

http://bit.ly/m9doc1
http://bit.ly/m9vid01
http://bit.ly/m9vid02
Share the following with the participants. In this sector and most others, it becomes very important to work with others and support each other for a common purpose. Introduce the acronym of TEAM

T–Together
Preeti Sabharwal and Komal Chautala would not have been able to score the goal on their own, had they worked together

E–Everyone
The victory was of the Indian team and not alone of an individual scoring the highest goals.

A–Achieve
They achieved their target because of support from all the players, and not just those who scored the goals.

M–More
Reaching the Hockey World Cup Finals was in itself an achievement but winning it (achieving more) was possible only because of team work.

Working with others is a key competency that is looked for in an employee. In the work place, where we have lots of employees, it is important to understand each other’s working style and collaborate.
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<tr>
<th>PHASE 3</th>
<th>ACTIVITY</th>
<th>TIME – 30 min</th>
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<tr>
<td>Divide the entire class into 4 -5 groups. Each group would be given one line written in a piece of paper. Groups cannot show their lines to other groups. Once they get the chit, they would have to create a story out of that line, but they can’t copy it from already known stories. The given line should be the first line of their story.</td>
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<tr>
<td>▪ <strong>Group 1</strong> – When the rabbit got up from his deep sleep, he saw that the tortoise had just crossed the winning (finish) line.</td>
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<td>▪ <strong>Group 2</strong> – When the girl entered her grandmother’s house, she saw a wolf wearing her grandmother’s dress.</td>
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<td>▪ <strong>Group 3</strong> – The boy got up early in the morning, only to realize that he had slept the entire last day. It seemed as if one entire day was deleted from his memory.</td>
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<td>▪ <strong>Group 4</strong> – As she flew the kite high up in the sky, she could see an alien ship coming her way. She was frightened as her parents were not at home.</td>
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<td>▪ <strong>Group 5</strong> – Shruti went to the circus with her dad to see the lion. Little did she know that the Lion would jump out of the cage when the ringmaster beat him again.</td>
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<td>▪ <strong>Group 6 (back –up in case there are more students in the class)</strong> – The boy was throwing stones at the dog. It was fun for him. Suddenly, someone threw a stone at the boy. He turned around and was shocked.</td>
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After reading the line in their respective chits, each group would get 5 min of time to create a story out of it. After 5 min, call any group to the front of the class and ask them to share their story. Give them 5 min for their story.
Facilitator to then ask the participants about –

- Their planned strategy to accomplish the given task
- Were they successful? Why?
- Could they have done this alone? If NOT, why?

Facilitator to conclude by stating that different individuals have different strengths and areas of improvement. When we work together in a team, we are able to work to our full potential. In the above activities, the team which shared the work amongst themselves i.e. thinking, writing, drawing and presenting, had better chances of winning the activity. While working with others, it is important to understand each other’s skills and function accordingly.

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<th>PHASE 4</th>
<th>CONCLUSION</th>
<th>TIME – 15 min</th>
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<tr>
<td>Summarize the session at the end by asking the students to state the important things that they learnt in this class. Include the points below if they missed out on any –</td>
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<tr>
<td>Whether you are a supervisor or an attendant, you would always require a lot of teamwork in the Hospitality sector. Always keep in mind that in a certain workplace, no one is working just for the benefit of an individual or for the manager itself. The objective at the end of the day is to provide 100 percent guarantee for customer’s total satisfaction.”</td>
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<td>Teamwork means cooperation, and if there’s cooperation between the manager and the subordinates, only then can the group work effectively. Interaction is the key to encourage teamwork; therefore, you have to know these important aspects in keeping up the good interaction in the group.</td>
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<td>▪ <strong>Every member should feel their importance.</strong> – In order for the team members to work well within a workplace, every contribution they give should be appreciated and treasured</td>
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<td>▪ <strong>Be friendly to colleagues.</strong> – Make friends and let your co-workers feel that you are an ideal companion to work with</td>
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<tr>
<td>▪ <strong>Promote trust among team members.</strong> – If there is unity in the team, it will be easy to implement new plans. Team building, and other group activities will help to increase interaction and cooperation in the work-group.</td>
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<tr>
<td>Once these important view-points exist within a workplace, maintaining teamwork in hospitality is not a big deal any more</td>
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<td>At the end of the module, facilitator can show the following video to the participants –</td>
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## Module 3.d - Personal health & hygiene

![Image](https://nl.freepik.com/)

### Participants would be able to –

- Understand the concept of being healthy and hygienic even at the work place
- Learn the techniques of maintaining hygiene
- Identify techniques to lead a healthy life

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| Projector, Screen, Whiteboard, Markers, Student Handout |

### RECAP

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**Source**: https://nl.freepik.com/
**FACILITATOR’S GUIDELINES**

In recent years, strict health and hygiene regulations have been established in most work places to ensure that everyone is safe and sound in their workplace. Health and safety is vitally important; and hotels, restaurants, cafes and catering outlets must enforce strict guidelines in the workplace and complete regular health and safety and hygiene checks.

Due diligence must be taken, not only to comply with health and safety law, but also to ensure the safety of employees and consumers alike.

Good personal hygiene practices help to prevent bacteria from spreading to food. Thorough hand washing is a priority, particularly before handling and preparing food. Personal protective clothing should also be worn to minimize the spread of dirt and bacteria and to prevent hair and fibers getting into food.

This is the bare minimum one should understand before discussing this topic.

*Additional links to be consulted by facilitator to plan for this module*


<table>
<thead>
<tr>
<th>PHASE 1</th>
<th>INTRODUCTION</th>
<th>TIME – 10 min</th>
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<tbody>
<tr>
<td>Start the session by showing the following video to the students - <a href="http://bit.ly/2lbJfmM">http://bit.ly/2lbJfmM</a></td>
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<tr>
<td>Before they start watching the video, instruct students to note down in a diary or notebook, whatever is happening wrong in the video. After they do this, have a class discussion about the various points e.g. She is putting her hand in her hair and then using the same on vegetables without washing them.</td>
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<tr>
<td><strong>Share the following with students. Show slide 2 of PPT 3.d</strong></td>
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<tr>
<td>All workplace environments need to be hygienic and safe for employees and visitors, even those who are not involved in the production and handling of food and personal products. Implementing an effective hygiene policy is an effective way to ensure that all employees follow the same standards.</td>
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<td>Round off this discussion by asking students to state few rules about personal health and hygiene that should be maintained at the workplace, especially in the Hospitality sector. Take a few responses.</td>
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**PHASE 2**

**KEY AREAS OF FOCUS**

**TIME – 20 min**

Share the following with students –

Some key areas in the Hospitality industry where health and hygiene needs to be majorly focused upon are – (show slide 3 of PPT 3.d)

**Personal Hygiene**

1. Personal hygiene refers to the cleanliness, appearance and habits of employees.
2. Criteria may include showering, using deodorant or perfume, grooming facial hair and hair washing
3. Hand washing and the use of hand sanitizers also has great importance as a protection against the spread of illnesses.

Note – **Share student handout 3.d with the students** (this talks about hand washing technique)

**Work area cleanliness**

1. Each employee should clean and maintain their own work-station or work areas

**Restroom facilities**

1. Provide restrooms for all employees to be equipped with hot and cold running water, hand soap, toilet paper and hand drying towels or equipment
2. Include details such as the frequency of cleaning and the type of products to use for cleaning the floor, toilet bowls and sinks

**Kitchen**

1. Need to cover regular cleaning and maintenance of utensils and equipment
Share with the students that this topic is a very lengthy topic and has various small but important points in it. However, looking at the overall duration of the course, we would be focusing only on the ones that are very basic and important for everyone in this sector. As for the rest of the rules, they would get to know about them once they join a particular company or Hotel.

**Share slide 4 of PPT 3.d**

**The following techniques would help us to be healthy and hygienic –**

- Always wash your hands in the special wash-hand basins.
- Use boiled water and disinfect soap.
- Use a clean nailbrush to clean under nail.
- Rub hands together thoroughly then rinse under clean water.
- Dry hands thoroughly, using a clean paper towel or hot air dryer.
During your working hours, pay special attention to the following personal habits -

- Do not comb your hair or put on make-up in the public areas.
- Do not spit. Cough or sneeze openly in the public areas, use a tissue and wash your hands afterwards.
- Do not pick your nose or teeth or scratch your head.
- Do not smoke in the guest areas or public areas.
- Do not use your uniform to wipe your hands.
- Do not lean or sit on work areas.
- Do not leave rubbish and waste materials lying around, put into a covered refuse bin.
- Maintain your daily routine for personal cleanliness.

Hand should be washed – Share slide 5 of PPT 3.d

- Immediately after using the toilet.
- Before coming on duty.
- After sneezing or boiling your nose.
- After your duty break.
- After handling dirty equipment, paper and after using chemical substances.

How to develop a daily Personal Hygiene routine - Share slide 6 of PPT 3.d

- Bath/Shower everyday.
- Change socks and underclothing everyday.
- Brush teeth at least twice a day, preferably before going to sleep at night.
- Wash hair frequently, keep hair and breds neatly trimmed.
- Keep finger nails short and clean; avoid using excessive amounts of nail varnish, make-up and perfumes.
Also, share that we have left out the part of food or kitchen as much as we could since that is a separate section altogether. **Share student handout 3.d** for more details.

<table>
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<tr>
<th>PHASE 4</th>
<th>CONCLUSION</th>
<th>TIME – 10 min</th>
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Summarize the major pointers about **Personal Health and Hygiene** from the entire session. **Preferably, ask participants to respond first and then you can conclude** –

- Personal hygiene refers to the cleanliness, appearance and habits of employees.
- Each employee should clean and maintain their own work-station or work areas
- Hands should be washed before starting any task, especially to remove any bacteria
- Personal habits like combing your hair, not spitting anywhere you feel, not picking nose or not smoking in public areas needs to be maintained
Module 4.a – Introduction to Basics of Computer

Participants would be able to –

- Understand the basic parts of a Computer and their functions
- Use MS word to write a paragraph
- Understand how to type
- Save a document
- Understand the basic use of Internet in our daily lives

90 min

Projector, Screen, Whiteboard, Markers, Computer, PPT

RECAP
**PHASE 1**

**INTRODUCTION**

<table>
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Take the students to a computer lab. Make them sit in front of an open computer and ask them the functions of the various parts. Take a few responses and then show slides 2 – 4 of 4.a PPT.

Once you explain the different parts of a computer, ask students to write something in the computer. Let them try out different options before you intervene.

---

**PHASE 2**

**Writing in a Computer**

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<tr>
<th>TIME</th>
<th>15 min</th>
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Ask students to hold the mouse and do a right click on the desktop. This would open the following options in front of them (show slide 5) –

Click on “New” – marked in the blue box.

![New option](image)

This would open the following box –

---

**FACILITATOR’S GUIDELINES**

This module deals with the basics of computer. Kindly go through the manual and the PPT as it is a relatively easy module to transact with students. Kindly ensure that your rom has internet connection when you transact this module with the students.
Now, ask them to click on “Microsoft Word Doc”. This would open a blank doc. You can ask students to type anything on it. You can also give them a topic to write – My last holiday trip. You can come up with your own topics as well. (15 min for the writing activity)

The objective of this activity is to let students explore the computer for some time. Help them with the use of spacebar and backspace (if someone does NOT know the same).

<table>
<thead>
<tr>
<th>PHASE 3</th>
<th>Saving a Document</th>
<th>TIME – 15 min</th>
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</table>
| After 15 min, ask students to click on the cross on the extreme upper right corner of the doc. When they do so, they would see the following box (show slide 6)—
Tell them, that whenever, they complete writing any document, they should click on “Save”. Otherwise, all their hard work will go in vain.

Also tell them, that in future, whenever they are writing a document, they should not wait to complete it. After frequent intervals (10 – 15 min), they should click on “File” at the upper left hand corner. Then, click on “Save as” (marked in yellow).

This would open the following box (**show slide 7**)—
Before starting this section, see to it that you have internet connection in all the computers that the students are using. Now, ask students what they understand by the term – Income Tax. Take a few responses.

Tell students that there are many things in this world that we don’t know. We hear it from others, read in the newspaper or from our textbooks. Is there any other way we can gather information? Take a few responses again and then, ask students to open Google Chrome (or any other supporting browser). When they open the same, they will see a page like this (show slide 8) –
Tell students that Google Chrome / Internet Explorer / Mozilla Firefox / Opera are internet browsers – used to access the internet.

Internet can be used to search different things, including different kinds of information available across the world. To search information, one needs to first go to a search page. There are different search pages like –

www.google.co.in – This is the official search page for Google company

www.bing.com – This is the official search page for Microsoft company

Ask students to type either of these sites on the address bar (marked in blue in the above figure). Then, ask them to search for any new information. E.g. Demonetization, GST, Indian Women Cricket team, Badminton.

**PHASE 5  |  CONCLUSION  |  TIME – 10 min**

Summarize the session at the end by asking the students to state the important things that they learnt in this class.
Module 4.b – Creating an e-mail account

Participants would be able to –

- Understand the importance of mails
- Create their own e-mail id
- Learn about the various functions inside a mail box
- Understand the difference between formal and informal mails
- Understand various e-mail etiquettes.

90 min

Projector, Screen, Whiteboard, Markers, Computer, Internet, PPT
PHASE 1

INTRODUCTION

Time – 10 min

Start the session by asking the students about an e-mail-

- What is an e-mail?
- Do you have an e-mail id of your own?

After taking some responses, tell the students that in this module they would get a detailed idea of the importance of having an e-mail id. They would also understand and then create an e-mail id of their own.

Note – If someone says that they already have an e-mail id, you can always ask them to create another which would solely be used for the purposes of the Vocational Training Program. You can also ask them to help other students by observing them and helping them to create their mail id.

Make the following points clear to the students –

1) In today’s tech-based world, e-mailing is one of the most effective means of communication.

2) In the Hospitality sector, one would have to mail customers for various things–

- Email marketing enables direct feedback from customers
- It shows the level of customer service you provide
- Knowing the functions of an e-mail helps you to understand bookings made by customers

3) To grow to higher positions in the industry, e-mail is a must know thing for professionals.
<table>
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<tr>
<th>PHASE 2</th>
<th>THEORY</th>
<th>TIME – 70 min</th>
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<tbody>
<tr>
<td></td>
<td>Once the above discussion is done, explain the importance of an e-mail id (show the slide 2 on the board and discuss the pointers). Simultaneously, ask students to go to the mentioned link in the PPT.</td>
<td></td>
</tr>
</tbody>
</table>
When you finish one slide, just take a few responses from the students to ensure they have understood what is being discussed in the class. If NOT, repeat your instructions slowly one more time.

Remember that the students here might not have any understanding of using a computer. Hence, you would have to be patient with them.

Students would basically be looking at the projector at the given slides and at the same time working in the computer in front of them to create their own mail ID.

Facilitator has to ensure that students are trying out their learning in the computer in front of them.

Then show slide 3 and 4 to the students. These slides would help students to understand how to create their own account. Let students use the computer at the same time so that they can get first-hand experience of how to do the same.

Remind students that they should remember / write down their password somewhere and NOT share it with anyone. Tell them that these are very important and should be kept a secret.

By this time, all the students would have opened their own mail ID.
Congratulate them for this!

Then show slide 5 and 6. In these slides, students would understand the content inside an e-mail and what is their usage. It would be nice if you can go through the pointers in slide 6 and explain it a bit to the students.

Slides 7 and 8 help students to compose a new mail and also how to reply to it. Ask students to actually draft a new mail. They can send a mail to their friends in the same center telling them about a recent adventure in their life. Once the receiver gets the mail (not more than 100 words), he / she needs to reply back to the sender with a “Thank you for sharing this with me”.

Slide 9 talks about the basic differences between a formal and an informal mail. Slide 10 talks about the basic e-mail etiquettes. Students need to go through both of these slides in details as these are fundamental towards being able to use the mail effectively.
Summarize the session at the end by asking the students to state the important things that they learnt in this class. Include the points below if they missed out on any –

- E-mail is one of the most important tools to communicate, especially in the Hospitality sector

- Never share your password with anyone

- “Inbox” stores all the incoming messages

- “Drafts” stores all the incomplete messages

- “Outbox” stores all the unsent messages (due to some technical fault)

- “Compose” helps us to create a new mail to be sent to someone (personal and professional)

- In the “Subject”, one should write something that helps the receiver of the mail to understand the main content without even reading the entire mail.

- There are specific etiquettes to writing a mail – formal and informal mails have different styles
### Module 4.c – Internet Banking

<table>
<thead>
<tr>
<th>Students would be able to understand–</th>
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<tbody>
<tr>
<td>• The process of Internet Banking</td>
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<tr>
<td>• Sending money through Internet Banking</td>
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</table>

| 90 min |

| Projector, Screen, Whiteboard, Markers, student handout |

### RECAP
PHASE 1 | INTRODUCTION | TIME – 25 min
---|---|---
Ask students what they mean by Internet Banking and whether any of them handles their bank account using the internet. After taking a few responses, share the following with the students (show slide 2 of PPT 4.c to the students)

- E-banking offers ease of access, secure transactions and 24-hour banking options without having to travel anywhere.
- Automating routine bill payments, minimizing the need to physically visit the bank and the ability to work as needed rather than on banking hours may decrease the time involved in performing routine banking activities.
- Online search tools, banking actions and other programs can allow staff members to research transactions and resolve banking problems on their own, without interacting with bank employees.

PHASE 2 | Before starting Internet Banking | TIME – 10 min
---|---|---
Share the following points with the students. Give them time to understand each point –

When it comes to monitoring your bank accounts, online banking is a great option. Since many new online-only banks are popping up, understanding how to access your accounts online is an important tool. Setting up your online account, locating and using helpful and important features, and staying secure while banking online are all important parts of using online banking. Following are the steps to effectively use Internet Banking (show slide 3 of PPT 4.c to the students)

Step 1 - **Open a bank account if you don’t have one already**

- If you already have a bank account, you can skip this step.
- In order to use online banking, you’ll need a bank account to access and manage online.
- Go to a local branch of your preferred bank and open a checking or savings account to get started.
Step 2 - **Set up your online account**

- Once you have an account with a bank, you will be able to go onto their website and enable online access to your accounts.
- You will need some kind of identification that is associated with your account, such as a Social Security number, Pan Card number, driver’s license number, birth date, and/or account number.
- Follow the online instructions for opening an account and gather the information you will need to proceed.
- You will likely need your account number in order to set up an online account, so have that handy.

*A banker or teller at your bank should be able to provide you with this number if you don’t have it, so call your bank or visit a branch to get it.*

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<tr>
<th>PHASE 3</th>
<th>Process of Internet Banking</th>
<th>TIME – 10 min</th>
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<tbody>
<tr>
<td>On the homepage of your bank’s website, look for an option to “Enroll,” “sign up,” or “open an online account.”</td>
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</table>

*Call or visit the bank and ask a banker for help if you have trouble setting up your online account. Most banks will have a toll-free number available for customer service that you can call if you need help.*

*(show slides 4 - 7 of PPT 4.c to the students)*

**Step 1 - Choose a secure username and password**

- Follow the online portal’s requirements for the username and password.
- For extra safety, include special characters, numbers, and upper and lowercase letters in your password.
- If you fear you’ll have trouble remembering it, write it down and keep it in a secure place. Select a username you don’t already use for another account.
- If you’re using your name, consider adding numbers to make it more unique.
- Avoid using the same password for multiple accounts.
- Also, avoid using birthdates, social security numbers, and other identifiable information in your passwords or usernames.

**Step 2 - Set up your contact information**

- As part of the sign-up process, you will likely be asked for your contact information.
- Match this to the information your bank already has on file.

*You will be able to use this online portal to change your contact and billing information in the future, and it is important you always know what address the bank has on file for you, as certain transactions with your bank card might require a billing zip code for verification.*
1 When entering your contact email address, make sure to use an email account that you check daily or frequently in case the bank needs to send you any important information via email, or in case you lose or forget your password and need to be emailed a new one.

---

Step 3 - Learn your way around the portal

1 Once you have setup your account, take some time to click around the banking portal and learn where things are.
1 Find the “logout” button so you can securely log out of your banking sessions each time you finish.
It’s important to understand the way your specific banking system is set up and where important pages can be located. Simply taking some time to explore the interface is the key to learning the details of your online banking portal.

A banker or customer service agent from your bank would likely be available to help show you around the website. Give your bank a call or visit a branch for help if you feel you need it.

Step 4 - Use online bill pay

- Many banks offer a free bill pay service through your online banking portal where you can pay utilities, rent, and other monthly charges.
- You might also have the option to schedule these payments ahead of time and not even have to worry about them each month.
- Many services now have the option to link your bank account for automatic payments, which you can then monitor through your online banking portal.

Remember: only set up automatic or scheduled payments if you are sure the funds will be in your account on the day those bills will process. You won’t want to get hit with any dues.

Step 5 - Use a mobile banking application

- Many banks have smartphone apps you can download and access on the go.
- Simply search for your bank in the app store (play store for Android users) on your smartphone and download the application.
- Make sure the app is created, owned, and operated by your bank.
- You will likely see offers or advertisements for this app on the bank’s website or in the branches.
- Some banks even offer the option to deposit checks with the camera on your smartphone.
- You can also use these apps to transfer money, monitor account balance and locate nearby ATMs and branches.

Step 6 - Stay aware of your surroundings when banking on your Smartphone in public.

- Just like when you type in your PIN at the ATM, you will want to make sure no one can see your screen if you are banking online in a public place.
- If you’re using your Smartphone to check your balance, for example, make sure no one is looking over your shoulder or standing very close by.
- Keep passwords and balance information private from onlookers.
- Cover the screen of your phone or laptop with your hand if you’re worried about prying eyes, or simply wait until you are at home or in a private place to access your online banking information.
### PHASE 4  
**Let’s try Internet Banking**  
**TIME – 10 min**

Having shared all the above information, discuss the following points with the students on how to transfer funds from one account to another using Internet banking. The following description is of a particular bank. Tell students that the process varies across different banks but is more or less the same. *Show slides 8 to 15 of PPT 4.c*

**Step 1** – Type the link of the bank’s site
e.g. [www.icicibank.com](http://www.icicibank.com), [www.sbi.co.in](http://www.sbi.co.in) and so on.

If you do not know the exact site name, just type the name of the bank in Google and you will get the required site name. Once you click on the required website, you will be directed to the site’s homepage, which might look something like -

**Step 2** – Click on “Login” (marked in a black box above), this will give the following options (as a pop up). Click on “Personal account”.

**Step 3** – This will take you to the following page. Therein, enter your User ID and password that you got from the bank where you created your account. Click on “Login”.

This will take you to the following page –

You can check your Account balance and other financial amount here (red box).

Step 4 – To transfer money to some account, you need to first add the person you want to send the money to. For this, click on “Payments and Transfer” (black box). Therein, you will get a drop down from which you need to click on “Manage Payees”. This will take you to the following page –
Step 5 – Ensure the bank account of the receiver. If the person has an account in the same branch that you have, then you would have to select the black box. Otherwise, select the red one. Once you select the box, the following window would open –

Step 6 - Fill in the required details. Be extra careful about the account number. Cross check it with the receiver. If the account number is entered wrongly, your money might go into someone else’s account. Every bank has a specific IFSC code which also needs to be entered correctly. If you do not have the IFSC code, you can also search the IFSC code by entering the
right city. Just click on “Search” beside “Search by bank name / city”. It will take you to the following page.

Step 7 – Fill in the name of the bank and the city where the account is based out of. Then click on “Find bank” and you will get the names of numerous banks in the table below. Select the appropriate one and click on “Select” at the bottom of the page. You will be directed to the last page.

Step 8 - Once you have entered all the details and checked it once, click on “Next”. You will get another page where all the details of the contact would be mentioned. If you click on “Submit”, you will get another page which will ask you for confirming whether you want to add the person. Click on “Confirm Payee”. You will see a page like this –
Step 9 – You will immediately get a unique number in your mobile. Type that number in the blue box. Then, click on “Confirm”. The person will be added to your list. You can start sending him money only 30 minutes after the end of this step.

How to send money after 30 minutes (show slides 16 – 18 of PPT 4.c)

Step 1 – Click on “Payments and Transfer” and select “Funds Transfer” from the drop-down menu. Select the branch where the money needs to be transferred and click on transfer now. You will see the following page –

![Image of the ICICI Bank transfer page]

Step 2 – Select the payee account where you want to transfer the money. Type the amount you want to transfer. Click on “Next”. You will get the following screen –
Step 3 – Check the amount that you have entered and whether it is being sent to the correct individual. Then take out your Debit card and check the numbers written in the above mentioned grid. Just enter those numbers in the place provided and click on “Submit”. You will be asked for an OTP (One Time Password). Once you put that in and click on “Submit”, the money will be sent across to the receiver. You will get a soft copy of the transaction which you can save and keep with yourself.

Finally, you are done!!
Module 4.d – Digital Wallet

Students would be able to understand –

- The process of Internet Banking
- Sending money through Internet Banking

90 min

Projector, Screen, Whiteboard, Markers, student handout

Recap
### PHASE 1

**Introduction**

**TIME** – 15 min

Ask students *whether they have seen a piggy bank. What is it used for?* Take a few responses.

**Expected responses** – It is used to save money. Now ask them to *imagine a situation* where –

Everyone in this world has a piggy bank. The hole of the piggy bank is bigger than what it is now. No one accepts cash / coins by hand to hand transfer. How will you pay for the items you buy?

**Expected response** – Whenever we buy a good / service, we take out notes / coins from our piggy bank and put it in the piggy bank of the seller.

Tell them that a similar technique is used for Digital Wallets. Having said this, show them the video - [http://bit.ly/2BDnGCM](http://bit.ly/2BDnGCM)

Take a few responses about what students understood from the video.

### PHASE 2

**Background**

**TIME** – 5 min

Share the following points with the students –

During Demonetization, the notes which drove the cash currency were suddenly changed. (*show slide 2 of PPT 4.d*)

By temporarily changing the notes which drove the cash economy, India hopes that more people could be brought on the right track of white money by using track-able and taxable digital financing vehicles, like –

- Internet banking
- Credit cards
- Debit cards
- Digital wallets

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**Facilitator’s guidelines**

Digital Wallet is a common form of transaction in today’s world. Kindly go through the link [http://bit.ly/2hKgInz](http://bit.ly/2hKgInz) to understand more about Digital wallets. You should also see the link under “Introduction”.

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<th>PHASE 3</th>
<th>Using Digital Wallet</th>
<th>TIME – 60 min</th>
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Ask students whether they know anything about “Digital wallet”. Take a few responses. Then, share the following definition *(show slide 3 to the students)*—

A digital wallet refers to an electronic device that allows an individual to make electronic transactions. This can include purchasing items on-line with a computer or using a smartphone to purchase something at a store. An individual’s bank account can also be linked to the digital wallet.

e.g. State Bank Buddy, PayTM, PayUMoney, Mobikwik and others.
Having shared the above, ask students to take out their smart phone. Ask them to go to “Play store” and type “State Bank Buddy”. **Show slide 4 to the students.** They will see the following drop down –

![Fig 1](image1.png)

![Fig 2](image2.png)

Ask them to click on the “Buddy” app (marked in black) and install the app just like they install any other app (follow instructions). Then, click on the installed app in your phone. Students would be initially asked to select the language in which they want to use the app. Then, they will have to enter their details as in fig 2. **Show slide 5 to the students.**

As you explain all this to the students, ask them to go through the process themselves in their Smartphone. During this process, they would be asked to provide pin codes. Ask them to write the pin code in a paper so that they do not forget it. Tell them that even if they forget their pin, they can click on “Forgot your PIN?” as below –

![Fig 3](image3.png)
Once students set up their profile, they would be taken to the following screen (show slide 6)—

Tell students that they need to imagine this as their wallet. So, the first thing to do is that the wallet should have some money in it. For this, click on “Add money” (blue box above). This will take you to the page given in fig 5.

Show slide 7 - Enter the amount you want to put in your wallet. Students can add this money in two ways –

a) Net Banking
b) Debit Card

Before going further ahead, students should have their “Debit card” with them.

Ask them to click on “Debit card” and then click on “Continue”.

They will see the following screen in their Smartphone (show slide 8)—
Ask students to enter all relevant data. All the data will be available in the students’ debit card. Once they have entered all the data, they need to click on “Make Payment”. They will get a “one-time password” (OTP) on their phone which they need to enter there.

The process is completed.

This e-wallet can be used to pay for various kinds of transactions like trains, movie, bus, shopping, flights, hotel, gifts, food, dining and many more.

Ask students to click on some of the random options and see how they function. Share student handout 4.d.1 with everyone and ask them to go through the entire thing.

Note – While transacting this lesson with the students, you can show them slides and simultaneously ask them to actually follow the steps in their Smartphone. That way, the process would become more effective for the students.

To complete the process, students would need their ATM card in Step 6. It will purely be the centers’ call on whether they want the students to use their ATM card or transact this part using just the slide.

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<tr>
<th>Phase 4</th>
<th>Conclusion</th>
<th>TIME – 10 min</th>
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Summarize the session at the end by asking the students to state the important things that they learnt in this class.
Module 5.a - Banking & use of ATM

Students would be able to understand—

- The basic idea behind banking
- Certain common account types and transaction channels
- The banking structure in India
- The concept and use of ATMs

90 min

Projector, Screen, Whiteboard, Markers, student handout

RECAP
One of the major responsibilities in the hospitality sector is to do banking related tasks. This session will equip the learners to open an account and do basic transactions at any bank. Since this is a technical module, kindly go through the module in details before transacting it in the class. After reading this lesson, you can refer to the following links for more understanding about this topic –

**Objective:** To introduce learners to the basics of banking.

**Step 1:** Ask students what they understand by a bank. Take a few responses. Then share that banks have three main functions. *Show slide 2 of PPT 5.a.*

1. **Banks** are where people can safely deposit their savings
2. **Banks** then pay interest on the savings
3. **Banks** issue loans to both people and companies using the savings. This way money gets circulated in the economy.

**Step 2:** Ask the Students if they are familiar with the concept of KYC, UID and PAN. After listening to all the Students, share the following points with them. *Show slides 3, 4 and 5 of PPT 5.a.*

**KYC**

1. KYC, or Know Your Customer is a requirement mandated by the Reserve Bank of India under which the banks have to make necessary enquiries and acquire credible proof from an applicant in order to prevent misuse of banking channel for wrongful/illegal/fake identity transactions.
2. KYC asks for three different documents – identity proof, address proof and PAN details/proof. (The students should respond what they can submit as identity proof and address proof.)
3. One has to provide photocopies of the original.
4. KYC also asks for self-attested passport sized photos. **Self-attested** means you have to sign on top of the photo.

**AADHAR (UID)**

1. Aadhaar or UID (Unique Identification number) is a 12 digit identification number unique to each person who registers for one. The applicant has to be an Indian citizen.
2. The number is linked to the person’s photograph, ten fingerprints and eye-scan.
3. Your information is stored in a central database. It can be easily verified online.
4. You don’t need to have identity documents to get your UID.
5. It can be used for getting ration cards, opening bank accounts and voting in elections.

**PAN CARD**

1. PAN (short for Permanent Account Number) is a number issued by the Indian Income Tax Department.
2. Once you start earning, it will become necessary to have a PAN Card.
Getting a PAN card is important for the following reasons, among others -
- It is required in opening bank accounts.
- Even if your income is below the taxable limit, you will need a PAN card in order to get tax deductions.
- Application for credit cards.
- Getting a PAN Card is fairly easy. You need to give a proof of identity, a proof of address and a passport photo.

**Share Student handout 5.a.1 with everyone.**

Ask the Students if they have a bank account and are comfortable with banking transactions. Also ask them how frequently they visit the bank and if they are aware of the documents required to open a bank account.

Once they answer, share with them that identity proof and address proof are important documents required while opening a bank account.

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### PHASE 2

<table>
<thead>
<tr>
<th>Types of Bank accounts</th>
<th>TIME – 10 min</th>
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</thead>
</table>

Ask the students whether they know the different kinds of bank accounts that are available. Take a few responses and then share the following *(Show slides 6 of PPT 5.a.)*

**Savings** – Savings accounts are the most popular account type. They offer nominal interest, flexible withdrawal and deposit of funds, as well as a cheque facility.

**Current** – Current accounts are more suitable for business purposes and also to the individuals doing large number of transactions. No interest is offered on the balances in these accounts; at times a service charge could be levied. There is no limit to the number of deposit and withdrawal an account holder can perform in a day.

**Fixed Deposit** – Deposits of money for a fixed period of time come under this category and these earn better interest compared to the Savings account. The account holder can, in case of need, withdraw the deposit prematurely or even raise a loan against it. A few banks charge a penalty of 1% or about in case of premature withdrawal besides reducing the rate payable to make it commensurate with the actual tenure of the deposit. On loan against a Fixed Deposit the rate charged is usually 2% higher than being paid on the Deposit.

**Recurring Deposit** – These accounts are ideal for people who want to save some (fixed) amount of money every month over a period of time. The account holder deposits the agreed amount every month for a fixed period of time and earns interest applicable, usually at par with the Fixed Deposit rates. Unlike Savings/ Current Account, one is not allowed to withdraw money at will even though one is free to close the account anytime or even let it run the full term without depositing regularly (subject to applicable charges).

*Inform the students that there are other kinds of accounts as well. However, as of now, this list would be sufficient. Share Student handout 5.a.2 with everyone.*
Following is the basic banking structure in India. Show slides 7 and 8 of PPT 5.a.

The Head Offices of each bank is divided in the following way –

Share Student handout 5.a.3 with everyone.
Have a discussion around both these flowcharts. Then ask the students whether they know what a cheque is. Take a few responses and then share the following –

**CHEQUE**

Cheque is used to transfer money from one account to another. It is Issued by a customer (Payee). Payment is made to the “Drawer” after presenting the cheque to the bank. A cheque needs signature of the Payee to transfer the mentioned amount. Cheques can bounce due to insufficient balance.

---

**PHASE 4 | Introduction to ATMs | TIME – 10 min**

Show the picture on slide 55 and ask students whether they know what it is. Take a few responses. Ask them the full form of ATM – Automated Teller Machine

---

**Share the following details about ATM with the students –**

1) An automated teller machine (ATM) is an electronic banking outlet, which allows customers to complete basic financial transactions without the aid of a branch representative or teller. Anyone with a credit card or debit card can access most ATMs. The
PHASE 5

Using an ATM

TIME – 25 min

Some important points to remember before you start using an ATM -

1) Practice basic safety procedures

People using ATMs will occasionally be targets of robberies and other crimes, so you should be safe. First, make sure that the area is well lit and you are alone. Be on your guard if other people show up. Stand so that your screen and key presses are masked.

You'll also want to look at the machine itself. Devices called card skimmers are becoming more common and, while there is no universal signal that an ATM is compromised, if something seems off about how the card slot looks then you'll just want to find another machine to use.

2) Try to use ATMs and debit cards that are issued by the same bank

Although you can use almost any debit card on almost any ATM, you will likely be charged an additional fee for withdrawing money if the ATM is for a bank other than one you have an account with. Additionally, some of the services offered by the ATM may not be available if your card and ATM don't match.

Following steps will ensure that students are able to successfully take out cash from an ATM.

Use the PPT to explain the steps to the students (Show slides 9 – 12 of PPT 5.a)

Step 1 - Insert your debit card into the ATM

Mobile banking cards come in two varieties — debit cards and credit cards. Debit cards are most frequently used in ATMs; they're linked to the exact amount you have in your bank account. Credit cards can be used in some cases, but fees and interest rates usually make them expensive to use. Insert your card into the card slot, facing in the direction indicated by the image on the machine.
Step 2 - Select your language

Most ATMs will offer transactions in several different languages, usually at least three or more dependent on where you live. After you insert the card, the machine will ask you to select the language you are comfortable with. Click on the button beside the right language.

Step 3 - Enter your PIN when prompted - "PIN" stands for "personal identification number," and it's a four-digit password people use to access their bank account. Enter your PIN number when asked by the machine. Make sure to shield the keypad with your hand so that nearby onlookers can't see it. You should also watch out for cameras that are placed on the ATM itself, as these can be placed by criminals in order to steal your card information.
Step 4 – **Choose the amount that you want to take out of the ATM**

Just type in the amount. Be wary of the decimal places (some ATMs want you to write the amount as Rs 2500.00 and some just take Rs 2500)

Step 5 – **Type of account**

Once you type in the account, the ATM will ask you whether your account is a Current / Savings account. Select the right option.

Step 6 – **Withdrawal**

Once all the above steps have been completed, you will hear a mumbling sound in the ATM after a few seconds. Finally, the required cash will come out of the cash slit. Do not take time to take the money out because if a lot of time is taken, the money will be taken back by the ATM. Finally, count the money before you leave the ATM.

Step 7 – **Ending the transaction**

Once you've completed your transaction, you'll have to follow the on-screen prompts in order to exit out and get your card back. **Share Student handout 5.a.4 with everyone.**
At times, a short cut can be to simply press the red X (Cancel button) on the keypad, which is similar to the "back" option on a computer. Apart from all the above, there are some modern ATMs that have the following properties as well. Show slides 13 & 14 of PPT 5.a.

1) **Deposit money** - You can deposit money as well, as long as you are using an ATM associated with the same bank as the ATM is. You should be presented with the choice of the account you want the money deposited in to. The funds may not be immediately available, or only some of them may be immediately available. There are two ways that you can deposit money:

   a) **Deposit cash** - This is usually fed into the machine, though sometimes a deposit envelope may be required. If you are using a modern ATM, you should be able to insert a stack of bills, often between 30-50 bills at a time, and the machine will count them up automatically.

   b) **Deposit cheques** - Older machines may require that you use a deposit slip in order to deposit a cheque, but for most modern machines you can simply feed the check into the ATM. The ATM will provide you with specific instructions and a deposit envelope if you don’t have one.

   If you do need to fill out a deposit envelope, it’s better to get the envelope from the machine and then exit out of the transaction, filling out the details and inserting the check into the envelop in your car or other safe location. Simply return to the machine, reinsert your card, and start the process over again once the envelope is prepared.

2) **Check your account balance**

   You should have the option to check your account balance, or how much money you have available in your account, so long as you are using an ATM associated with your bank. This balance is often printed out on a receipt or sheet of paper, although it may be displayed on the screen as well.

3) **Transfer money or make payments**

   Many bank’s ATMs will allow you to transfer money between multiple accounts you hold with the same bank, or even transfer money to other people’s accounts. Occasionally you may also have the option to make payments, such as paying pre-set up bills or fees on your bank account itself.

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**PHASE 6**

**Conclusion**

**TIME – 10 min**

Ask students to state the main points that they learnt in this module. Add any of the following points that they might have missed out on.
### Module 5.b – Savings and Investment

Students would be able to understand:
- Why saving is important
- What to save for
- Where to save

<p>| | |</p>
<table>
<thead>
<tr>
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</thead>
</table>
| ![Target](image) | Students would be able to understand—  
  - Why saving is important  
  - What to save for  
  - Where to save |
| ![Hourglass](image) | 90 min |
| ![Box](image) | Projector, Screen, Whiteboard, Markers, student handout |

Source - http://clipartmag.com/
Money that is saved for future use is called “savings”. As is obvious, it should come from the amount left after all the basic expenses of a monthly salary has been deducted. In order to save, then, some money has to be left! Write down the following on the board to emphasize this point:

_Saving and Spending are like friends._

In order to save money, you must spend carefully. In order to be able to spend money in the future, you must save carefully.
### PHASE 1

**Introduction**

**Objective:** The students are asked to make a list of things for which they may have to save money.

**Activity:**

Start the session by asking students whether any of them has ever saved money or seen someone else saving money. Take a few responses.

Give the students 5 minutes to make a list of things for which they may have to save money. Remind them not only to think of reasons currently applicable to them, like medical needs and education, but also expenses that might occur in the future. For example, saving up for a house.

After the 5 minutes have passed, let each student share his/her list with the class. Make a note of the most common ones and write them down on the board. End this activity by sharing the following points –

- Saving money is an important part of living wisely. One who has saved money will not have to borrow it from others in times of need.
- Before the students learn how to save money, it’s important that they first understand why they need to save at all.
- If they remember, “Savings” was one of the heads of their monthly budget. A certain amount of money has to be taken out of the net income not to be used during the month, but to be kept aside for future use.
- So, money that is saved for future use is called “savings”. As is obvious, it should come from the amount left after all the basic expenses of a monthly salary has been deducted. In order to save, then, some money has to be left! Write down the following on the board to emphasize this point:

  > Saving and Spending are like friends.

- In order to save money, you must spend carefully. In order to be able to spend money in the future, you must save carefully.
PHASE 2

How much do we need to save

**Objective:** In this section, the students understand the first step in saving: determining the amount they need to save.

**Activity:**
This section is about the important of drawing up a basic goal for saving: knowing how much to save. Start the discussion using the following points:

- How much we should save depends on how much we need.
- We may have to save money for long term need as well as short term need.
- It is always wise to save a little more than we need because no-one can predict the future

Now, write down on the board:

**WHAT ARE YOU SAVING FOR? HOW MUCH DO YOU NEED?**

First, one has to know what he is saving for. For example, does he need money to buy a car? Or a new phone? Or is he going for a long-term goal like buying a flat? It is only after settling this that you can know the amount needed to save.

Ask the students to make a list of short-term goals for which they have to save money (use A-4 papers for the same). Ask them to use the following format to do this –

<table>
<thead>
<tr>
<th>I am Saving for</th>
<th>I need...</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) e.g. Joining an English speaking course</td>
<td>Rs 3000</td>
</tr>
<tr>
<td>2)</td>
<td></td>
</tr>
<tr>
<td>3)</td>
<td></td>
</tr>
</tbody>
</table>

PHASE 3

Where should we keep our Savings

**Objective:** In this section, the students learn where to keep their savings.

**Activity:**
So far, the students have been learning why they should save and how they should save. In this section, they cover where to keep their savings. **Ask the students where they keep their savings.**

Take a few responses. Then, share the following -

While keeping savings at home is easy, it is not safe. There are better options for storing savings. It is best to save at a bank in a bank account. By putting your savings in a bank account, you make sure you don’t use it, that others don’t steal it, or that you don’t lose it in accidents. There are many benefits of saving money in a bank account.

- Money is safe. No more accidents or stealing!
- Since the cash is not with us, we won’t spend it on extra things.
- Banks can give bank statements, showing us account details.
- Saving accounts earn interest. With interest, our savings will grow.

Now, write down on the board the following terms:
MINIMUM BALANCE
FIXED HOURS

These are things to remember about saving money in a bank account:

- You have to keep a fixed amount of money in the account. This is called “minimum balance”. This money has to stay in your account. You can’t use it.
- Banks have fixed hours. You can go to a bank only during office hours. But if you get an ATM card, this won’t be a problem.

PHASE 4

Advantages of opening a Savings account

Objective: In this section, the students find out how to open a savings account.

Activity:
Ask the students whether they have ever opened a bank account for themselves or their family or gone to a bank. Ask them the process of opening a savings account in the Bank. After taking a few responses, discuss the process of getting bank accounts with the help of Handout C.3.1: Opening a Bank Account. Use the following points to elaborate.

There are a few documents you have to give when you apply for a bank account:

- Identity Proof: this is to prove your name and other details are true. It can be photocopies of a driving license, a voter ID, PAN Card, etc.
- Address Proof: a document where your address is included, like phone and electricity bills, ration cards, etc.
- Passport Photo: two recent passport photos

Nomination: When you open an account, you will be asked by the bank to nominate somebody as the person to whom your money should go to if anything happens to you. Before applying for an account, think carefully whom you would like to nominate. That person will be the one who will be handed your hard-earned money.

When your bank account is opened, you will get a few things as part of your account:

- A passbook is a book which you will get with your account. It is where all your transactions related to depositing money into your account will be recorded.
- A check book is a booklet of check leaves. Checks are used by one person to pay a sum of money to another person from his account. You can apply for one when you sign up for an account.
- ATM Card, which can be used at ATMs of your bank (or another bank), to withdraw money, check balance and mini-statements. Mini-statements will tell you about the latest actions taken with your account.

PHASE 5

Conclusion

Time – 10 min

Summarize the session at the end by asking the students to state the important things that they learnt in this class.
Students would be able to understand–

- The impact of demonetization
- The meaning of going cashless
- Ways to go cashless

90 min

Projector, Screen, Whiteboard, Markers, student handout

Recap
PHASE 2

Introduction

TIME – 20 min

Step 1: Show slide 2 of PPT 5.c

Start the session by sharing the following story with the students –

Preeti had a vacation from Mega Shop, the place where she is working. She was finally relaxed and was watching TV. She had a smile on her face at the thought of taking out her parents for shopping. Meanwhile, she saw the following video on TV –

https://www.youtube.com/watch?v=hua6NlwYkk

Show this video to the students. Then, share the following –

After this she went for a walk outside. She could see people in fear and hear people talk about something important. They said that people will not have cash anymore. It was a long word. She could not understand it properly but it sounded like “Demon” and “Money”

Step 2:
Ask the students whether they can state the exact word. Take a few responses – The word is “Demonetization”.

Step 3:
Write the word in capital and bold letters on the whiteboard. Then, ask students what it means. Take a few responses.

To explain the meaning of the term, show the definition of “Demonetization” on the projector (show slide 3 of PPT 5.c) –

“Demonetization” is the act of stripping a currency unit of its status as legal tender. It is necessary whenever there is a change of national currency. The old unit of currency must be retired and replaced with a new currency unit. The opposite of demonetization is remonetization where a form of payment is restored as a legal tender.

It is obvious that students might not understand this technical definition of the term but they need to at least read it once. Once you show the definition on the projector, explain the term in a simpler way. Ask the following questions and take responses.

What do you see here? (show slide 4 of PPT 5.c)
Expected responses – These are 500 and 1000 rupee notes.

Ask the students – “What if I tell you that from now onwards these are just two pieces of paper and nothing more. What would happen?”

Expected responses – We would not be able to buy anything with this, shopkeepers will not accept them.

Tell them that this is exactly what has happened with “Demonetization”.

Tell the students that the old 500 and 1000 rupee notes will be replaced by new 500 and 2000 rupee notes. Show slide 5 to the students or real notes –
PHASE 3

Going Cashless

TIME—50 min

Share with the students - By temporarily changing the notes which drove the cash economy, India hopes that more people could be brought on the right track of white money by using track-able and taxable digital financing vehicles. Ask students whether they know of any method by which payment can be done without the physical exchange of notes. Take a few responses and then show slide 6 -

• Internet banking
• Credit cards
• Debit cards and
• E-wallets

Now, show slides 7 - 10 and explain the terms properly. Tell the students that they already know about Debit and Credit cards. They will learn about the other two terms in detail later in this course—

Internet Banking - It allows you to use your banking services from any place across the country. All you need is an internet connection, a username and a password to log in to your net banking website and you are ready to use net banking. With the help of net banking, you can check your account balance, pay your bills, and recharge your Wi-Fi or your mobile. It allows you to do third party payment transfer. From net banking, you can also apply for a loan. Purchase of mutual funds, insurance can also be executed through net banking. It is a very secure mode of carrying out multiple transactions. It comes with a range of transaction options such as IMPS, NEFT, RTGS.

Credit Cards - Suppose you went to a shop and purchased grocery for Rs 5000 and on an agreed future date of payment in good faith, you made the payment on that particular day. Extending the same logic, why should you carry cash when you can simply use a credit card which serves the same purpose? The credit card saves your time as there is no need to go to banks or ATMs. You only need to swipe your card through a machine which shopkeepers and grocery stores normally keep these days. On every purchase made through credit cards, you get reward points which again can be used for the purchase of other products.

There is a misconception about credit cards that you will have to pay hefty charges, but if you are paying your bills within the time frame (due date) then there’s no credit involved. Credit is the grace period given by the banks for paying up the bill. You normally get a credit limit based on your income level, but that also depends on certain factors such as your past credit score, stable job, liabilities against any loan taken and various other payment dues. Some merchant outlets may charge up to 2.5% extra if credit card is used, so do watch out for that.

Debit cards - They are just like credit cards, without the ‘credit’ element. Whenever you are in need of money, this card will provide you cash 24×7 through any ATM machine. There is no need to worry about bank timings, stand in queues for withdrawing cash. These are bank account-linked ATM cards that are mainly used for withdrawing cash. As soon as
the cash is taken out from an ATM machine, by swiping your card, the amount gets deducted from your bank account. An instant message is sent to your registered mobile phone providing you the details of cash withdrawal. These are widely accepted cards. Debit cards can be used for online transactions and at shops.

E-wallet

Instead of keeping money in your pocket, purse or physical wallet, you can keep money in e-wallets. These e-wallets are similar to your physical wallets which you keep in your pocket. It is a mobile based application which can be downloaded from any app store and can be accessed through your mobile phone. Transaction or transfer of funds through these wallets can be done across the country between person to person (usage of e-wallet app should be same between the end users). The only thing you need to do is to reload your wallet by transferring money into it through your bank account. These wallets are highly encrypted, so, there is no need to worry about security. Currently, e-wallets are offered by PayTm, Mobikwik, Free charge, Origen, Reliance Money, etc. Even banks like SBI, HDFC Bank, AXIS, ICICI Bank, etc. have launched their e-wallets app viz a viz Buddy, Payzapp, Lime, Pocket respectively.

**Share student handout 5.c.2**

<table>
<thead>
<tr>
<th>PHASE 5</th>
<th>Conclusion</th>
<th>Time – 10 min</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summarize the session at the end by asking the students to state the important things that they learnt in this class.</td>
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</tbody>
</table>
Module 5.d - GST

Students would be able to understand–

- GST and how it came into being
- Places where GST is charged
- Pros and Cons of GST
- Impact of GST on daily consumers

90 min

Projector, Screen, Whiteboard, Markers, student handout, PPT

Recap

Facilitator’s guidelines

GST is a relatively new concept and is being frequently updated based on the market situation. Hence, this manual touches upon the more basic fundamentals about GST. For more details, read the following link –
http://bit.ly/2r54Mmd
Ask students whether they have they been to a restaurant lately? Did they see the amount of tax charged?

**Show slide 2 of PPT 5.d** to the students and ask them what the things written inside the blue box mean?? Capture a few responses on the board. Tell students that it is the amount of GST charged on food in a restaurant. Share the following points with students (show slide 3)

- GST is an Indirect Tax which has replaced many Indirect Taxes in India.
- The Goods and Service Tax Act was passed in the Parliament on 29th March 2017.
- The Act came into effect on 1st July 2017.
- In simple words, Goods and Service Tax is an indirect tax levied on the supply of goods and services.
- GST Law has replaced many indirect tax laws that previously existed in India.
- GST is one indirect tax for the entire country.
- Under the GST regime, the tax will be levied at every point of sale.
- The GST journey began in the year 2000 when a committee was set up to draft GST Law. It took 17 years from then for the Law to evolve.
- In 2017 the GST Bill was passed in the Lok Sabha and Rajya Sabha. On 1st July 2017 the GST Law came into force.

Ask students whether they know the various people who are involved in the production and sell of an object – starting from initial production of an object to selling it. Take a few responses. Then, show the flowchart –

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<table>
<thead>
<tr>
<th>PHASE 2</th>
<th>Introduction</th>
<th>TIME – 20 min</th>
</tr>
</thead>
</table>

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Tell them that **GST will be charged on each of these stages which makes it a multi stage tax.**

**Explain that there are 3 taxes applicable under GST: CGST, SGST & IGST.**

- **CGST:** Collected by the Central Government on an intra-state sale (Eg: Within Maharashtra)
- **SGST:** Collected by the State Government on an intra-state sale (Eg: Within Maharashtra)
- **IGST:** Collected by the Central Government for inter-state sale (Eg: Maharashtra to Tamil Nadu)

Show slide 4 to the students and then explain the following –

1) The manufacturer who makes biscuits buys flour, sugar and other material. The value of the inputs increases when the sugar and flour are mixed and baked into biscuits.

2) The manufacturer then sells the biscuits to the warehousing agent who packs large quantities of biscuits and labels it. That is another addition of value after which the warehouse sells it to the retailer.

3) The retailer packages the biscuits in smaller quantities and invests in the marketing of the biscuits thus increasing its value.

4) GST will be levied on these value additions i.e. the monetary worth added at each stage to achieve the final sale to the end customer.

**PHASE 3**

<table>
<thead>
<tr>
<th>Advantages and Disadvantages of GST</th>
<th>TIME – 50 min</th>
</tr>
</thead>
</table>

Having understood GST so far, ask students about the possible benefits and disadvantages of GST. Ask them to think from both perspectives – Consumers like us and Suppliers like shopkeepers. Take a few responses.

**Show slides 5 and 6 of PPT 5.d**
### Advantages of GST

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Advantages</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>GST eliminates the cascading effect of tax</td>
<td>All indirect taxes brought under one umbrella</td>
</tr>
<tr>
<td>2</td>
<td>Higher threshold for registration</td>
<td>Earlier, service tax was exempted for service providers with a turnover of less than Rs 10 lakh. This threshold has been increased to Rs 20 lakh, which exempts many small traders and service providers.</td>
</tr>
<tr>
<td>3</td>
<td>Composition scheme for small businesses</td>
<td>Small businesses (with a turnover of Rs 20 to 75 lakh) can benefit as it gives an option to lower taxes</td>
</tr>
<tr>
<td>4</td>
<td>Simple and easy online procedure</td>
<td>The entire process of GST (from registration to filing returns) is made online, and it is super simple.</td>
</tr>
<tr>
<td>5</td>
<td>One single return can be filed</td>
<td>Earlier, there was VAT and service tax, each of which had their own returns and compliances. Under GST, however, there is just one, unified return to be filed.</td>
</tr>
<tr>
<td>6</td>
<td>Unorganized sector is regulated under GST</td>
<td>Certain industries in India like construction and textile were largely unregulated and unorganized. Currently, GST has provisions for online compliances and payments. Thus, there is greater accountability and regulation to these industries.</td>
</tr>
</tbody>
</table>

### Disadvantages of GST

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Disadvantages</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increased costs due to software purchase</td>
<td>Businesses have to either update their existing accounting or ERP software to GST-compliant one or buy a GST software so that they can keep their business going.</td>
</tr>
<tr>
<td>2</td>
<td>Increase in operational costs</td>
<td>Businesses will now have to employ tax professionals to be GST-compliant.</td>
</tr>
<tr>
<td>3</td>
<td>SMEs will have a higher tax burden</td>
<td>Earlier, only businesses whose turnover exceeded Rs 1.5 crore had to pay excise duty. But now any business whose turnover exceeds Rs 20 lakh will have to pay GST.</td>
</tr>
</tbody>
</table>
### PHASE 4  
**Impact of GST on Consumers**  
**TIME – 10 min**

Share the following points regarding GST’s impact on the consumers i.e. us –

For consumers, GST will help bring in the following benefits–

1. **Uniformity in Computing Taxes for Goods and Service-**
   GST will lead to the elimination of multiple excises, CST, VAT, service tax calculations.

2. **Elimination of Double Taxation-**
   Double taxation means the consumer pays tax on an item, on which already government has collected tax from the manufacturer under some other head.

3. **More Transparent Pricing-**
   Currently hidden taxes actually push up the taxes on a majority of goods to anywhere in the 27% to 32% range. But with GST coming in, the % tax number is proposed to be much lesser.

### PHASE 5  
**Conclusion**  
**Time – 10 min**

Summarize the session at the end by asking the students to state the important things that they learnt in this class.