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.

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Content Development: Edulever Consulting Company Pvt ltd (www.edulever.in)
**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.
Contents

Module 2.b – Traits of Good Communication ................................................................. 5
Module 2.c – Listening Skills ....................................................................................... 7
Module 2.d – English speaking skills ........................................................................... 8
Module 3.a – Body Language ...................................................................................... 10
Module 3.b – Handling criticism .................................................................................. 12
Module 3.c – Collaborative Teamwork ........................................................................ 14
Module 3.d - Personal health & hygiene ..................................................................... 15
Module 4.a – Introduction to Basics of a Computer ...................................................... 18
Module 4.b – Creating an e-mail account .................................................................... 20
Module 4.c – Internet Banking ..................................................................................... 24
Module 4.d – Digital Wallet ........................................................................................ 35
Module 5.a - Banking & use of ATM ........................................................................... 38
Module 5.b – Savings and Investment ......................................................................... 44
Module 5.c – Demonetization and Going Cashless ...................................................... 46
Module 5.d - GST ......................................................................................................... 49
### Student Handout

**How to improve Communication Skills**

<table>
<thead>
<tr>
<th>Parameters</th>
<th>What to do</th>
</tr>
</thead>
</table>
| **Learn the basics of nonverbal communication** | - Nonverbal communication accounted for 55% of how a person understands another person.  
- Majority of what you say is communicated not through words, but through physical cues.  
- To communicate clearly and confidently, adopt proper posture.  
- Avoid slouching, folding your arms or making yourself appear smaller than you are.  
- Instead, fill up the space you are given, maintain eye contact and (if appropriate) move around the space. |
| **Listen, listen, and listen** | - People want to know that they are being heard.  
- Listen to what the other person is saying, instead of thinking about your response.  
- Ask for clarification to avoid misunderstandings.  
- Have one conversation at a time - If you are speaking to someone on the phone, do not respond to an email, or send a text at the same time. |
| **Check your message before you hit send** | - Spell and grammar checkers are lifesavers, but they are not foolproof.  
- Double check what you have written, to make sure that your words are communicating the intended message.  
- It is okay to use acronyms and informal language when you are communicating with a friend, but if you are emailing or texting your boss, “Hey,” “TTYL” or any informal language, has no place in your message. |
| **Be brief, yet specific** | - For written and verbal communication, practice being brief yet specific enough.  
- However, you should provide enough information for the other person to understand what you are trying to say.  
- If you are responding to an email, make sure that you read the entire email before writing your response.  
- Don’t keep saying the same thing over and over again |
| **Write things down** | - Take notes while you are talking to another person or when... |
| **Pause for 5 seconds** | • Always pause before you speak, not saying the first thing that comes to mind  
• Take five seconds and pay close attention to what you say and how you say it  
• This one habit will help you to avoid embarrassments |
|------------------------|---------------------------------------------------------------------------------------------------------------|
| **Ask for honest feedback** | • As with most leadership skills, receiving honest feedback from peers, managers, and members of your team is critical to being a better communicator  
• If you regularly ask for feedback, others will help you to discover areas of improvement that you may have otherwise overlooked |
| **Engage the Audience in Discussion** | • Regardless of how compelling the speaker is, all audiences have limited attention spans  
• To become a more effective communicator, make presentations and keep the discussions interactive  
• Ask questions to the audience and encourage people to share their thoughts during the discussion |
| **Start and End with Key Points** | • Reiterate key points at the start and finish  
• This can also be done by providing the attendees with a one or two pager that includes the key points of the discussion  
• At the end of the meeting, summarize the key points and don’t forget to thank your audience |

You are in a meeting  
• Do not rely only on your memory (even if you have a good one)  
• Send a follow-up email/message to make sure that you understand what was being said during the conversation
### Student Handout

When we give instructions, we feel we are talking to ourselves and generally don’t 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.

**The purpose of asking questions is** –

- To ensure that the listener’s understanding of what the speaker has said is correct, thereby reducing the chances of misunderstanding.
- To reassure the speaker that the listener is genuinely interested in him/her and is attempting to understand what he/she is saying.

Questions can be categorized into six groups: How, What, Where, Why, When, How Much.

**Why should you listen and clarify?**

- 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.
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.
- 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:

Yes, he

a)  Does he.....?
   does.

b)  Can she....?
   Yes, she can.
c) 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.
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

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

2. **Body postures** – These exhibit emotions and can be used to understand what a person is trying to say

![Body Postures](http://bit.ly/1g6KBD1)
3) **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)*

![Gestures Image]

**Source** - [http://bit.ly/1SOxIVt](http://bit.ly/1SOxIVt)

4) **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 Image]

**Source** - [http://bit.ly/2z1WoD5](http://bit.ly/2z1WoD5)

**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
### Module 3.b – Handling Criticism

#### Student handout

**Criticism can be:**

- Directed toward a person or an animal; at a group, authority or organization; at a specific behaviour; or at an object of some kind (an idea, a relationship, a condition, a process, or a thing).
- Personal (delivered directly from one person to another, in a personal capacity), or impersonal (expressing the view of an organization, and not aimed at anyone personally).
- Highly specific and detailed, or very abstract and general.
- Verbal (expressed in language) or non-verbal (expressed symbolically, or expressed through an action or a way of behaving).
- Explicit (the criticism is clearly stated) or implicit (a criticism is implied by what is being said, but it is not stated openly).

**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 criticising you is “out to get you.” Of course, sometimes they are. If so, see below.

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 just stupid.

7) **Say thank you** - Thank the person for their feedback.
### Student handout

**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 workplace, where we have lots of employees, it is important to understand each other's working style and collaborate.

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.

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.

- **Every member should feel their importance.** – In order for the team members to work well within a workplace, every contribution they give should be appreciated and treasured.

- **Be friendly to colleagues.** – Make friends and let your co-workers feel that you are an ideal companion to work with.

- **Promote trust among team members.** – 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.
Hand Washing Technique

1. Rinse your hands under running water and use soap to form a foam.
2. Rub your hands together vigorously for 10-15 seconds.
3. Wash all areas of your hands, wrists, fingers, under your nails etc.
4. Rinse your hands well.
5. Dry your hands thoroughly with a hand dryer or paper towel.
Food Safety Checklist

**6.6 New Restaurant Employee Orientation – Food Safety Checklist**

**Name:** ____________________________  
**Position:** ____________________________

<table>
<thead>
<tr>
<th>PROCEDURES</th>
<th>COMMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Personal Hygiene</strong></td>
<td></td>
</tr>
<tr>
<td>Designated uniform – clean daily</td>
<td></td>
</tr>
<tr>
<td>Hair restraint – cover all hair</td>
<td></td>
</tr>
<tr>
<td>Jewelry – limited to plain ring, remove watch</td>
<td></td>
</tr>
<tr>
<td>Fingernails – short, unpolished, clean. No artificial fingernails</td>
<td></td>
</tr>
<tr>
<td>Employees with illness and symptoms – review restaurant policy and Food Code</td>
<td></td>
</tr>
<tr>
<td>Open sores, cuts, abrasions, or burns must be completely covered when handling food</td>
<td></td>
</tr>
<tr>
<td>Smoking policy – review restaurant policy and Food Code</td>
<td></td>
</tr>
<tr>
<td>Sneezing/coughing – appropriate action taken</td>
<td></td>
</tr>
<tr>
<td>Eating, drinking, &amp; gum chewing in designated areas only</td>
<td></td>
</tr>
<tr>
<td><strong>Break and Meal – Review Restaurant Policy</strong></td>
<td></td>
</tr>
<tr>
<td>Where breaks/meals occur</td>
<td></td>
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<tr>
<td>When breaks/meals occur</td>
<td></td>
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<tr>
<td>Locker room – storage of personal items</td>
<td></td>
</tr>
<tr>
<td><strong>Hand washing &amp; Glove Use</strong></td>
<td></td>
</tr>
<tr>
<td>Handwashing procedures:</td>
<td></td>
</tr>
<tr>
<td>When, Where &amp; How to wash hands</td>
<td></td>
</tr>
<tr>
<td>Use of disposable gloves</td>
<td></td>
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<tr>
<td>When to change &amp; How to use</td>
<td></td>
</tr>
<tr>
<td><strong>Cleaning and Sanitizing</strong></td>
<td></td>
</tr>
<tr>
<td>Laundry and linen use – use appropriate cloths/handling and storage</td>
<td></td>
</tr>
<tr>
<td>How to prepare and where to use cleaning solutions</td>
<td></td>
</tr>
<tr>
<td>How to prepare and when to use sanitizing solutions</td>
<td></td>
</tr>
<tr>
<td>Use of test strips to determine product strength</td>
<td></td>
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<tr>
<td>Material Safety Data Sheet accessibility</td>
<td></td>
</tr>
<tr>
<td><strong>Other Information</strong></td>
<td></td>
</tr>
<tr>
<td>HACCP Presentation</td>
<td></td>
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</tbody>
</table>

I understand these policies and procedures and I agree to follow them because of their importance to safety of customers. I understand that following them is a condition of employment in this restaurant.

**Employee Name:** ____________________________  
**Date:** ____________________________

**Initials Manager:** ____________________________  
**Date:** ____________________________
Key areas of focus

Personal Hygiene

1. Personal hygiene relates 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: Show student handout 2.5 with these instructions for 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

Techniques

- Always wash your hands in the special wash-hand basins.
- Use boiled water and disinfect soap.
- Use a clean nailbrush to clean under nails.
- Rub hands together thoroughly then rinse under clean water.
- Dry hands thoroughly, using a clean paper towel or hot air dryer

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.
### Student handout

#### Parts of a Computer

- **CPU** handles all instructions it receives from the hardware and software running on the computer. It controls every activity of the computer. Responsible for the processing of data into information just like the *heart* pumping blood round the body.
- **RAM** stores data and information temporarily on a computer. It is also responsible for the starting up of a computer and running of programs. It's what a computer uses to remember things, just like the brain. It is found in servers, PCs, tablets, smartphones and other devices, such as printers.
- **Hard disk** is a secondary storage on a computer used to back-up data and information. It is used to write information for future reference. It also resembles the brain of a human body.
- **Motherboard** is a printed panel of physical arrangement in a computer that contains the computer's basic circuitry and components. It's like a communication channel between every part and component of the computer system.
- **Printer and Speaker** are both output devices. Printer prints documents and sound comes out of the speaker. They produce what the computer needs to give out, like the mouth.
- **“Keyboard” and “Mouse”** are input devices. They are used to send in instructions and information into the computer.
- Keyboard is used to type alphabets, numbers and symbols
- Mouse is used to move inside the computer
- **Web cam** detects light and sends signals through the optic lens to the visual and the computer to the CPU.
- Just exactly like how the eyes send visual signals to the brain through optic nerves.
- **Microphone** receives sound waves and sends it into the computer for processing. Ears for recognition.
- **Monitor** is an output device.
- It has a screen which it uses to display what the computer is doing or how it feels. Just like the human face, it shows different expressions.
Module 4.b – Creating an e-mail account

Student handout

Why should you learn about E-mail?

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.

How to create a mail ID

Step 1

**WHAT IS E-MAIL**

- E-mail is defined as the transmission of messages over communications networks. It is basically a message or an information that goes out from one id to other.
- E-mail is free, fast and generates an immediate response.
- As we move ahead we would be learning to create an account i.e. a mail id. This would be followed by the technical things to understand inside a mail. We would finally end the module by discussing about how to send the mail.

Students to do the following –

1) Type www.gmail.com to open the page on the right.

2) Since most of us do not have a mail id as yet, we need to click on “Create account” (see bottom of page).

3) This would bring us to the following page (next slide).
Step 2

HOW TO CREATE AN ACCOUNT

1) This page would help us to create our account.

2) We need to type/enter the requisite details as shown.

3) The username that you choose would ultimately become your mail id i.e. if you write Rohan07, then your final mail id would become – Rohan07@gmail.com

Note – There should not be any space between the characters.

4) If you have typed an username that already exists, you would have to think of a new one.

4) Password is a very important criterion of our mail id – It is better to have a combination of letters (A-Z), numbers (0-9) and symbols (!, @, #, _ , -) to make a secure password.

5) As soon as you finish all the steps and click on “Next”, you will be directed to the page in the next slide.

Inside a mail

Explanation of the different things you see in this page is given in the next slide
Important Headings

- **INBOX**: This is the place where all our incoming mails are stored. We can go back to whichever mail we want and read or reply to the same.

- **STARRED**: Gmail has various stars to easily mark certain messages as important or to indicate that we need to reply to them later. “Starred” keeps all such mails together.

- **SENT MAIL**: This stores all the mails that were sent by us. We can go back to those mails anytime to refer back (if needed).

- **DRAFTS**: Sometimes we leave an incomplete mail or have documented it but want to save it so that we can send it later. These mails are saved in Drafts.

- **CHATS**: Just as the name suggests, all our chats in Gmail are saved here.

- **SPAM**: Irrelevant or unrequired messages sent over the Internet, typically to large numbers of users, for the purposes of advertising, phishing and spreading viruses are called SPAM and directly get stored here.

Formal and Informal mails

- **Writing formal and informal emails**
  - **Think about**
    - **Purpose**: Business and important messages.
    - **Audience**: Business and work colleagues.
    - **Style and accuracy**: Professional - accurate spelling, punctuation and grammar.
    - **Beginning and ending**: Start and end appropriately.
    - **Use of contractions**: No contractions.
    - **Common contractions**: I am, We are, Will not, Was not.

- **Informal messages**
  - **Purpose**: Informal messages.
  - **Audience**: Friends and family.
  - **Style and accuracy**: Friendly - accuracy is less important.
  - **Beginning and ending**: Start and end appropriately.
  - **Use of contractions**: Contraction: “I won’t be able to come to the party.”
  - **Common contractions**: I'm, We're, You're, Won't, Wasn't.
### E-mail etiquettes

1. **Include a clear, direct and easily understandable subject line** - People often decide whether to open an email based on the subject line. So, choose one that lets readers know you are addressing their concerns or business issues.

2. **Use a professional email address** - One should always have an email address that conveys one's name so that the recipient knows exactly who's sending the email.

3. **Think twice before hitting “Reply all”** - No one wants to read emails from 20 people when it has nothing to do with them. They could just ignore the emails, but many people get notifications of new messages on their smartphones or distracting pop-up messages on their computer screens. Refrain from hitting "reply all" unless you really think everyone on the list needs to receive the email.

4. **Use professional salutations** - Don't use laid-back, colloquial expressions like, "Hey you guys," "Yo," or "Hi folks." "Hey" is a very informal salutation and generally it should not be used in the workplace.

5. **Know that people from different cultures speak and write differently** - Miscommunication can easily occur due to cultural differences, especially in the writing form when we can't see each other's body language.

6. **Proofread every message before pressing the “Send / Reply” button** - Your mistakes won't go unnoticed by the recipients of your email. Don't rely on spell-checkers. Read and re-read your email a few times, preferably aloud, before sending it off.

7. **Add the e-mail address of the receiver at the last** - You don't want to send an email accidentally before you have finished writing and proof reading the message.
<table>
<thead>
<tr>
<th>Student handout 4.c.1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is e-banking?</strong></td>
</tr>
</tbody>
</table>

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.

**Before starting e-banking**

**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.
Process of Internet banking

Go to the homepage of your bank’s website
Type the link of the bank’s site, e.g. www.icicibank.com, www.sbi.co.in, and so on.
Look for an option to “Enroll,” “sign up,” or “open an online account.”

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.

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.

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

Once you have setup your account, take some time to click around the banking portal and learn where things are. 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.
The following description is of a particular bank. The process varies across different banks but is more or less the same.

**Step 1** – Type the link of the bank’s site
e.g. www.icicibank.com, 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 -

![Bank homepage](image1.png)

**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”.

![Login page](image2.png)
**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 –

![Login to Internet Banking](image)

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 –

![Payments and Transfer](image)
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 an 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.
Sending money through Internet Banking

30 minutes after the required person has been added to your list, follow the steps below -

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 –

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!!
Student handout 4.d.1

Process of using a Digital Wallet

What is a Digital Wallet

- 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.
- Download iMobile, the Mobile Banking app from the Google Play-store from your Android device or App store from your iOS device. e.g. State Bank Buddy, PayTM, PayUMoney, Mobikwik and others.

Take out your Smart Phone

1) Go to “Play store” and type “State Bank Buddy”.
2) Click on the “Buddy” app (marked in black) and install the app just like they install any other app (follow instructions).
3) Click on the installed app in your phone.
4) Students would be initially asked to select the language in which they want to use the app.
Starting a Digital Wallet

5) Enter your details in the adjoining figure
6) You would be asked to provide pin codes.
7) Write the pin code in a paper so that you do not forget it.
8) Even if you forget the pin, you can click on “Forgot your PIN?”

Front page of your Wallet

9) Imagine this as your wallet.
10) The wallet should have some money in it.
11) Click on “Add money” (blue box above).
12) This will take you to the page given in step 5
Adding Money

13) Enter the amount you want to put in your wallet.

14) This can be done in many ways out of which the most common ones are -
   ✓ Net Banking
   ✓ Debit Card / Credit card.

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

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

Entering Card details

17) They will see the adjacent screen on their Smartphone

18) Enter all relevant data.

19) All the data will be available in the debit card.

20) Click on “Make Payment”.

21) You will immediately get a “one time password” (OTP) on your phone which you need to enter there.

The process is completed.

This e-wallet can be used to pay for various kinds of transactions like –

a) Trains
b) Movie
c) Bus
d) Shopping
e) Flights
f) Hotel
g) Food and Dining
h) Gifts

and many more.

Click on some of the random options and see how they function.
**Module 5.a - Banking & use of ATM**

**Student handout 5.a.1**

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

**Important documents required to open an account in the bank –**

**KYC**

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.

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.)

One has to provide photocopies of the original.

KYC also asks for self-attested passport sized photos. **Self-attested** means you have to sign on top of the photo.

**AADHAR (UID)**

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.

The number is linked to the person’s photograph, ten fingerprints and eye-scan. Your information is stored in a central database. It can be easily verified online. You don’t need to have identity documents to get your UID.

It can be used for getting ration cards, opening bank accounts and voting in elections.

**PAN CARD**

PAN (short for Permanent Account Number) is a number issued by the Indian Income Tax Department.

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.

Getting a PAN Card is fairly easy. You need to give a proof of identity, a proof of address and a passport photo.
Types of Bank accounts

**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).
Banking structure in India

The Head Offices of each bank is divided in the following way –
How to successfully take out cash from an ATM –

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.
**Importance of Saving**

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.

**How much should we save?**

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.

**Where should we keep our 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.
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.
### What is Demonetization?

- “Demonetization” is the act of stripping a currency unit of its status as legal tender.
- The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins.
- Sometimes, a country completely replaces the old currency with new currency.

### What is the objective of Demonetization?

Demonetization is mainly done to –

- Tackle Inflation
- Tackle corruption and crime (like tax evasion)
- Improve trade
By temporarily changing the notes which drove the cash economy, India hopes that more people would go cashless.

**Different ways to go cashless -**

**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
  - 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 –**

- A small plastic card issued by a bank allowing the holder to purchase goods or services on credit or loan.
- Saves our time as there is no need to go to banks or ATMs.
- We only need to swipe our card through a machine which shopkeepers and grocery stores normally keep these days.
- On every purchase made through credit cards, we get reward points which again can be used for the purchase of other products.
- 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.
Note –

- 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. 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.
- 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, Freecharge, Oxigen, 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.
What is GST?

GST is an Indirect Tax which has replaced many Indirect Taxes in India.


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.
## Advantages of GST

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<thead>
<tr>
<th>Sl. No.</th>
<th>Advantages</th>
<th>Explanation</th>
</tr>
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<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 files</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>
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## Disadvantages of GST

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Disadvantages</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Increased costs due to software purchase</strong></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><strong>Increase in operational costs</strong></td>
<td>Businesses will now have to employ tax professionals to be GST-complaint.</td>
</tr>
<tr>
<td>3</td>
<td><strong>SMEs will have a higher tax burden</strong></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>
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