



GOVERNMENT OF INDIA

# PM Vishwakarma

## Trainee Handbook



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# Carpenter (Suthar)

(Basic Training)









“ Our aim is to turn today's artisans into big entrepreneurs of tomorrow. For this, sustainability in their sub-business model is essential. Keeping this in mind, we are also working on improving the products they make with attractive designing, packaging and branding. ”

**Narendra Modi**



### About this Book

This book is designed for up-grading the knowledge and basic skills of the vishwakarmas to take up the job of Carpenter in the 'Furniture and Fittings' sector. All the activities carried out by a Carpenter are covered in this basic training module. Upon successful completion of this training course, the participant will be eligible to work as a Carpenter.

The list of modules covered in this book are:

Module 1: Overview of PM Vishwakarma Scheme

Module 2: Introduction to Modern Carpentry

Module 3: Working efficiently with Power tools

Module 4: Self Employment

Module 5: Digital Literacy

Module 6: Financial Literacy

Module 7: Marketing and Branding

### Symbols Used

The symbols used in this book are given below.



Key Learning  
Outcomes



Unit  
Objectives



Exercise



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## Key Learning Outcomes

1. Explain the vision of the Hon'ble Prime Minister for artisans and craftspeople
2. Learn about the goals and objectives of the PM Vishwakarma scheme
3. Recognize the purpose of Basic & Advanced Training for Vishwakarmas
4. Describe the evolution of Carpentry trade and its significance.
5. Highlight the key difference of Carpentry trade between traditional and modern eras.
6. Identify different career opportunities relevant to a skilled carpenter in the Indian market.
7. Discuss about personal protective equipment used in a workshop or site.
8. Demonstrate safe and efficient use of the Hand Cutter on various materials.
9. Operate the Hand Angle Grinder effectively, selecting appropriate grinding techniques and wheel types.
10. Select the appropriate drill bit and drilling speed for specific while operating a Hand Drill Machine.
11. Proficiently execute the correct Hand Planer techniques to achieve smooth and level surfaces on various wood types.
12. Skilfully operate a Hand Router to craft diverse edge profiles, joinery, and ornamental details in wood.
13. Learn about how to use loans, credit, and market support provided under the scheme, and understand the application process
14. Comprehend how the scheme offers skill-enhancing opportunities and promotes digital transactions
15. Attain a detailed knowledge of self employment and entrepreneurship
16. Identify advantage of taking entrepreneurship over wage employment
17. Discuss the process of linking beneficiaries with exporters and traders to expand their market reach
18. Demonstrate how to be well groomed and be presentable
19. Identify the precise needs of the customers
20. Identify the features and benefits of products and services that meet the needs of the customers
21. Describe the importance of customer feedback
22. Explain how building long-term relationships with customers help increase profitability in business
23. Prepare incentive plans, deals, offers etc. for regular customers



## Unit 1: Overview of PM Vishwakarma Scheme

### 1.1 Vision of Hon'ble Prime Minister for Artisans and Craftspeople

In India, artisans known as 'Vishwakarmas,' pass down their skills in traditional ways to their families or other groups. The 'PM Vishwakarma' scheme supported by the Indian Government helps these artisans to improve their skills, connect to larger markets, and advance in their crafts.

### 1.2 Objectives of PM Vishwakarma Scheme

The objectives of the Scheme are as under:

1

To enable the recognition of artisans and craftspeople as Vishwakarma making them eligible to avail all the benefits under the Scheme.

2

To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them.

3

To provide support for better and modern tools to enhance their capability, productivity, and quality of products.

4

To provide the intended beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention.

5

To provide incentives for digital transaction to encourage the digital empowerment of these artisans and craftspeople.

6

To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.

### 1.3 Various Components of the Scheme

The PM Vishwakarma Scheme is a complete plan that aims to give all-around help to artisans and craftspeople through the following components:

- **Recognition:** PM Vishwakarma Certificate and ID Card
- **Skill Upgradation:** By providing basic skills training, advanced skills training and toolkit incentive
- **Credit Support:** Loan of Rs. 3 Lakhs; Rs 1 lakh after completion of basic training and Rs.2 lakhs after completion of advanced training.
- **Incentive for Digital Transactions:** By providing a monthly credit of Re. 1, with a maximum of 100 transactions.
- **Marketing Support:** For branding and marketing of products by creating market linkages.

### 1.3.1 List of 18 Trades Covered Under the Scheme

Initially, the PM Vishwakarma Scheme will support artisans and craftspeople in the following trades:

1. Carpenter (Suthar)	2. Boat Maker	3. Armourer	4. Blacksmith (Lohar)	5. Hammer and Tool Kit Maker	6. Locksmith
7. Sculptor (Moortikar, stone carver), Stone Breaker	8. Goldsmith (Sunar)	9. Potter (Kumhaar)	10. Cobbler (Charmakar)/ Shoesmith/ Footwear Artisan	11. Mason (Raajmistri)	12. Basket/ Mat/ Broom Maker/ Coir Weaver
13. Doll & Toy Maker (Traditional)	14. Barber (Naai)	15. Garland Maker (Malakaar)	16. Washerman (Dhobi)	17. Tailor (Darzi)	18. Fishing Net Maker

### 1.3.2 Benefits Under PM Vishwakarma Scheme

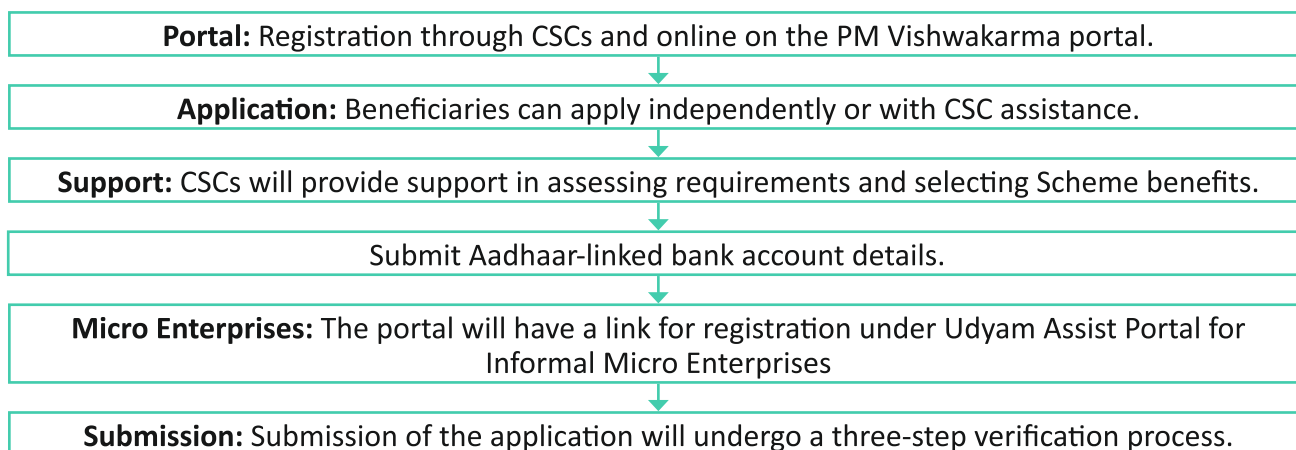
1. PM Vishwakarma Certificate and ID Card
2. Credit support in terms of Loan of Rs. 3 Lakhs
3. Market support

### 1.3.3 Application Procedure for PM Vishwakarma Scheme

The application procedure for the PM Vishwakarma Scheme involves several steps for the enrolment of beneficiaries. Here's a step-by-step guide on how to apply:

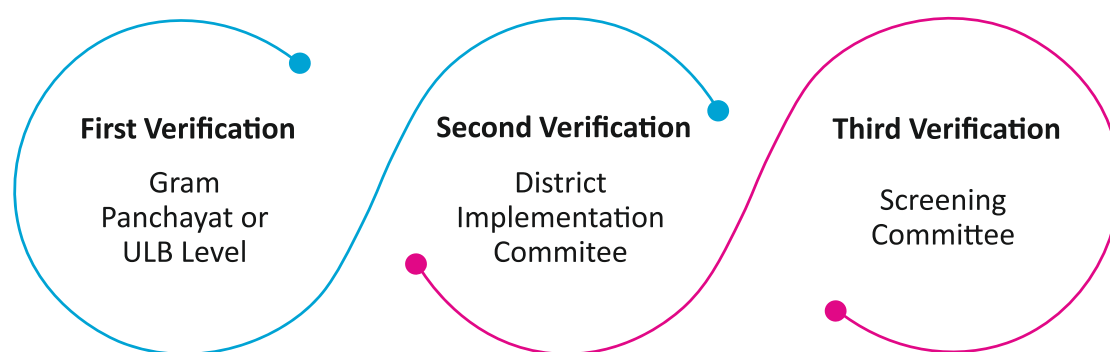
**Step 1) Registration:** Enrolment of beneficiaries will be done through CSCs at the Gram Panchayat and Urban Local Bodies level, as well as open online applications. This process will capture details of eligible artisan and craftspeople families, including bank account information and loan details.

#### Steps for Registration Process





**Step 2: Verification:** Verification involves a three-stage online process, as given below:



### 1.3.4 Skill Enhancing with Vishwakarma

The PM Vishwakarma Scheme ensures skill-upgradation opportunities for beneficiaries in the following ways:

Sharing of Beneficiary Database with Ministry of Skill Development and Entrepreneurship

Skill-upgradation training takes place at affiliated vocational training centers

Training is organized at locations near beneficiaries, typically at the district level

Beneficiaries will receive a stipend in their Aadhar linked bank account after completing 5-7 days of basic training

A Skill Upgradation Committee led by MSDE, with members from MoMSME and experts from various trades, monitors and ensures the quality of skill training.

### 1.3.5 Importance of Digital Transactions

#### Empowering Beneficiaries Digitally

- The scheme empowers beneficiaries to use digital transactions. For every eligible transaction, they receive Re. 1 in their bank account, up to 100 transactions per month, encouraging the use of digital payments in their financial transactions.

#### Incentivizing Digital Transactions

- The scheme encourages artisans to use digital transactions by offering cashbacks. These transactions build a credit history, making it easier for artisans to get loans later. This promotes a digital payment culture among Vishwakarmas.

### 1.3.6 Linking Beneficiaries with Exporters and Traders

Connecting artisans with exporters and traders through partnerships can be really helpful. It makes their market bigger, boosts demand for what they make, and provides valuable support and knowledge for their businesses through the PM Vishwakarma Scheme.

Linking beneficiaries with suitable exporters and traders operating in the sector under the PM Vishwakarma Scheme is done in the following ways:

### Market Linkages

The NCM will encourage collaboration with buyers through integration of artisans and craftspeople into the supply chains, creation of backward and forward linkages, packaging and logistics support, etc. Efforts will be made to promote the use of digital marketing for wider reach and publicity of the Scheme to reach beneficiaries in remote areas.

### Exporters & Traders

The NCM will facilitate linking the beneficiaries with the suitable exporters and traders operating under this sector. This will be achieved through collaborations with Industry Bodies and Export Promotion Councils.

### Trade Fairs

The PM Vishwakarma Scheme will help artisans take part in trade events by joining forces with other government programs. This way, artisans can get opportunities to participate in trade fairs. To get this benefit, they'll need to register on the Udyam Registration Portal under specific schemes, either for local or international exhibitions.



## Unit 2: Introduction to Modern Carpentry

### Unit Objectives

**By the end of this unit, you will be able to:**

1. Describe the evolution of Carpentry trade and its significance.
2. Highlight the key difference of Carpentry trade between traditional and modern eras.
3. Identify different career opportunities relevant to a skilled carpenter in the Indian market.
4. Discuss the role and responsibilities of a carpenter.

### 2.1 Transition of Carpentry from Traditional to Modernity

#### Carpentry: A Time-Honoured Craft

Carpentry, one of the oldest trades in human history, holds a revered place in the world of craftsmanship. From the construction of ancient Egyptian pyramids to the intricate woodwork of Indian Temples, carpenters have played an indispensable role in shaping our built environment.

#### Transition of Carpentry in India

The evolution of carpentry in India, from ancient times to the present, is a fascinating journey marked by innovation and adaptation. In ancient India, skilled artisans known as "Sthapathis" crafted intricate architectural wonders, showcasing their expertise in geometry, materials, and aesthetics that continue to endure through time.

However, as the world moved forward, so did the field of Carpentry. The introduction of modern tools and machinery revolutionized the trade. With its mass production capabilities, the Industrial Revolution brought about significant changes in construction methods and materials. Once entirely reliant on hand tools and traditional techniques, Carpentry began to embrace power tools and modern building materials.

In contemporary times, Carpentry has transcended its traditional boundaries and diversified into specialized fields. Modern-day carpenters are builders, craftsmen, artists, and innovators. They work on diverse projects, including residential and commercial construction, furniture making, interior design, and restoration. This transition has created new opportunities for carpenters and reshaped their roles and responsibilities.



*Fig 1: Traditional Carpentry Work*



*Fig 2: Traditional Carpentry*



*Fig 3: Modern Carpentry*

Comparison between traditional hand tools and power tools for various carpentry processes:

S. No.	Process	Traditional Hand Tools	Power Tools
1	Cutting	Hand saw, coping saw	Circular saw, jigsaw, miter saw
2	Shaping	Hand plane, chisel	Electric hand router, belt sander
3	Joinery	Hammer, nails, manual screwdriver	Nail gun, power screwdriver
4	Drilling	Hand drill, brace and bit	Cordless drill, drill press
5	Sanding	Sandpaper, sanding block	Orbital sander, belt sander
6	Routing	Hand router	Electric hand router
7	Grinding	Hand file, grindstone	Angle grinder
8	Fastening	Screwdriver, manual staple gun	Power screwdriver, staple gun
9	Assembly and Demolition	Hammer, crowbar	Impact driver, reciprocating saw
10	Precision Work	Chisels, carving tools	Rotary tool
11	Safety	Limited safety features	Enhanced safety features
12	Speed and Efficiency	Slower, labour-intensive	Faster, more efficient
13	Precision and Accuracy	Requires skill and practice	Greater precision and accuracy
14	Physical Exertion	More physical effort	Reduced physical effort
15	Versatility	Limited versatility	Wide range of applications

## 2.2 Scope of Furniture Industry & Career Prospects for Carpenters

The scope for carpentry in the growing furniture industry of India is substantial and offers diverse career opportunities.

The furniture industry in India has witnessed remarkable growth in recent years, driven by factors such as urbanization, increasing disposable income, and a growing demand for both residential and commercial furniture.

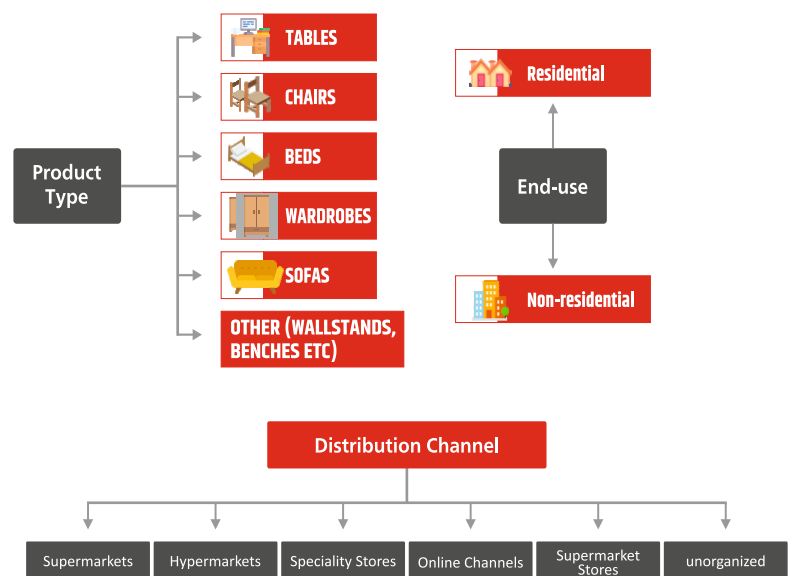


Fig 4: Scope of Furniture Industry



Here are some aspects of the scope and career opportunities in carpentry within the Indian furniture industry:

1. **Furniture Manufacturing:** Carpentry skills are essential for crafting and manufacturing furniture. Skilled carpenters are in demand to create various types of furniture, including wooden cabinets, chairs, tables, and custom-made pieces.
2. **Custom Furniture Design:** There's a growing trend in India for customized and bespoke furniture. Skilled carpenters can specialize in designing and crafting unique, tailor-made furniture pieces for clients.
3. **Interior Design and Renovation:** Carpentry plays a crucial role in interior design and renovation projects. Carpenters are needed to install, repair, or remodel furniture components and fittings.
4. **Furniture Repair and Restoration:** Skilled carpenters can specialize in restoring antique furniture or repairing damaged pieces. This niche field can be highly rewarding for those with expertise in restoration techniques.
5. **Carpentry Workshops:** Some carpenters choose to establish their workshops, creating and selling their own furniture designs. This entrepreneurial path allows for creativity and autonomy.
6. **Furniture Assembly and Installation:** Large furniture stores and e-commerce companies often require carpenters to assemble and install furniture at customers' homes.
7. **Supervisory and Management Roles:** With experience, carpenters can advance into supervisory roles, overseeing teams of carpenters, and managing projects.
8. **Teaching and Training:** Skilled carpenters can become trainers or educators, sharing their knowledge and expertise with the next generation of carpenters through vocational training centers or carpentry schools.
9. **Sustainable Furniture Production:** There is a growing emphasis on sustainable and eco-friendly furniture production. Carpenters with expertise in sustainable materials and practices are highly valued.
10. **Furniture Design and Innovation:** For those with a strong creative streak, a career in furniture design can be pursued. Designing innovative furniture pieces requires a blend of artistic vision and technical carpentry skills.

## 2.3 Being a Modern Carpenter: Roles & Responsibilities

A modern-day carpenter is responsible for fabricating, assembling, installing, and repairing furniture and fixtures in both commercial and residential settings. This may include delivering, assembling, and installing furniture, fixtures, and equipment and repairing and maintaining them. Installation may involve both indoor and outdoor furniture, depending on the project.

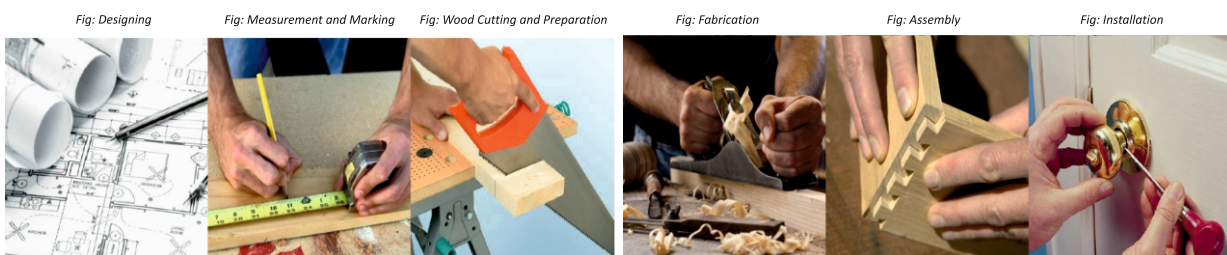


Fig 5: Roles & Responsibilities of a Modern Carpenter

The major job responsibilities are:

1. **Construction and Installation:** Modern carpenters are involved in constructing and installing structural elements such as walls, roofs, floors, and framework for buildings. They ensure that

these structures are sound, level, and built according to architectural plans.

2. **Interior and Exterior Finishing:** Carpenters work on the finishing touches that make a building functional and aesthetically pleasing. This includes installing doors, windows, trim, cabinets, and other interior and exterior elements.
3. **Custom Furniture and Cabinetry:** Many carpenters specialize in crafting custom furniture and cabinetry. They work closely with clients to design and build unique pieces that fit specific needs and preferences.
4. **Renovation and Restoration:** Carpenters skilled in renovation and restoration breathe new life into old structures and furniture. They repair, replace, and recreate elements to preserve the historical and architectural significance of buildings and antiques.
5. **Maintenance and Repairs:** Carpentry is not limited to new construction. Carpenters also perform routine maintenance and repairs to ensure the longevity and safety of structures and furniture.
6. **Design and Planning:** Modern carpenters often participate in the design and planning phases of projects. They collaborate with architects and designers to ensure that their carpentry work aligns with the overall vision of a project.
7. **Sustainable Building:** With growing environmental consciousness, some carpenters focus on sustainable building practices. They use eco-friendly materials and techniques to reduce a project's environmental impact.

## 2.3.1 Comparison with Traditional Indian Carpenter

1. **Tools and Equipment:** Traditional carpenters primarily use hand tools and manual techniques, while modern carpenters incorporate power tools and machines for efficiency.
2. **Training:** Modern carpenters typically receive formal training through vocational programs or technical schools, whereas traditional carpenters often learn through apprenticeships and hands-on experience.
3. **Safety Practices:** Modern carpenters place a strong emphasis on safety, utilizing PPE and adhering to strict safety guidelines. Traditional carpenters may not always prioritize safety measures.
4. **Design and Innovation:** Modern carpenters often possess design knowledge and can cater to contemporary design preferences. Traditional carpenters tend to adhere to established designs and techniques.
5. **Sustainability:** Modern carpenters are more likely to use sustainable materials and practices, considering environmental impacts. Traditional carpenters may not be as eco-conscious.
6. **Versatility:** Modern carpenters can take on a wider range of projects due to their proficiency with various tools and technologies. Traditional carpenters may have limitations in terms of project complexity.
7. **Entrepreneurship:** While both modern and traditional carpenters can be entrepreneurs, the former may have a more business-oriented approach, utilizing online marketing and digital tools.
8. **Continuous Learning:** Modern carpenters are proactive in updating their skills and knowledge, whereas traditional carpenters often rely on traditional techniques learned through generations.
9. **Precision:** Modern carpenters excel in precision work due to their access to precise machinery. Traditional carpenters rely on hand skills, which may vary in precision.
10. **Demand:** Modern carpenters are in high demand, especially for custom furniture and specialized projects. Traditional carpenters may face reduced demand due to changing consumer preferences.

## Unit 3: Working effectively with Power Tools

### Unit Objectives

**By the end of this unit, you will be able to:**

1. Identify various types of PPE used in carpentry and their specific purposes.
2. Safely and effectively use a hand cutter for various carpentry operations.
3. Safely and effectively use a Hand Drill Machine for drilling holes and other carpentry tasks.
4. Safely and effectively use a Hand Angle Grinder for various carpentry operations
5. Safely and effectively use Hand router and Hand planer for various carpentry applications.

### 3.1 Personal Protective Equipment (PPE): Safeguarding Your Craft

- Personal Protective Equipment (PPE) refers to specialized gear worn by woodworkers to minimize the risk of injury and safeguard their well-being while working with various tools and materials.
- PPE includes safety shoes, safety glasses, safety gloves, and safety earplugs.
- Its primary purpose is to protect woodworkers from potential hazards, such as flying debris, sharp objects, noise, and chemicals, ensuring a safe working environment.



Fig 6: Personal Protective Equipment (PPE)

#### 3.1.1 Types of PPE

Different jobs require different types of PPE – the protection needed while using a circular saw differs from the protection needed for building a gable end. Some body parts need more protection than others. Each piece of PPE must be suitable for the job and used correctly.

##### Safety Shoes:

- Safety boots or shoes protect the feet from falling objects and prevent sharp objects such as nails from injuring the foot
- They also protect feet from slipping



Fig 7: Safety Shoes

##### Eye protection

- Eye protection is used to protect the eyes from wood dust and wood fragments
- They must be used with a saw, chisel, or plane

##### The three main types are:

###### a) Safety goggles

- They are made of durable plastic and used when there is a danger of dust getting into the eyes or a chance of impact injury.



Fig 8: Safety Goggles

###### b) Safety spectacles

- These are also made from durable plastic but give less protection than goggles.
- This is because they do not fully enclose the eyes and only protect them from flying debris.



Fig 9: Safety Spectacles



## c) Facemasks

- It is also made of durable plastic. Face masks protect the entire face from flying debris.



Fig 10: Facemasks

## Safety Gloves:

- Safety gloves are used to protect hands from cuts
- There are several safety gloves, and the correct type must be used for the task
- To ensure you wear the most suitable type of glove for the task, you must look first at what will be done and then match the type of glove to that task
- For example - wearing lightweight rubber gloves to move glass will not offer much protection, so leather gauntlets must be used. Plastic-coated gloves will protect you from certain chemicals.



Fig 11: Safety Gloves

## Safety Earplugs:

- These are small fibre plugs inserted into the ear and used when the noise is not too severe.
- Before inserting earplugs, make sure that your hands are clean.
- Never use plugs that have been used by somebody else.



Fig 12: Safety earplugs

## 3.2 Hand Cutter

- A hand cutter, commonly referred to as a utility knife or box cutter, is a versatile power tool extensively used in carpentry for precision cutting, trimming, scoring, and shaping various materials such as wood, plastic, cardboard, and more.
- It typically comprises a handle that houses a retractable and replaceable blade.

### 3.2.1 Parts of a Hand Cutter

- **Handle:** Ergonomically designed for a comfortable grip and control.
- **Blade:** Sharp and replaceable; the cutting element of the tool.
- **Blade Locking Mechanism:** The user can extend and lock the blade securely.
- **Retractable Blade:** Ensures safety when the tool is not in use.
- **Replaceable Blade Design:** Facilitates easy replacement of dull or damaged blades.

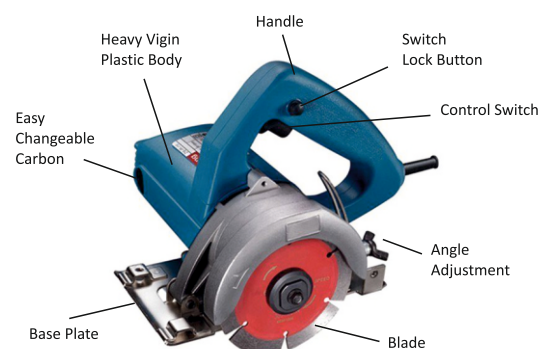


Fig 13: Hand Cutter

### 3.2.2 Why a Woodworker Should Use It Over Traditional Tools

1. **Precision:** Hand cutters offer precise and controlled cuts, allowing for clean and straight edges on various materials.
2. **Versatility:** They are versatile, suitable for different tasks like cutting, trimming, scoring, and shaping.
3. **Efficiency:** Hand cutters streamline work, reducing the need for multiple tools and enhancing productivity.
4. **Safety:** Modern hand cutters come with safety features like blade guards and retractable blades, reducing the risk of accidents.

**Types of Cuts/Operations:**

Type of Cut	Description	Popular Application	Material Required
Straight Cut	A simple, straight-line cut.	Cutting sheet materials, creating precise edges.	Plywood, wood, plastic, cardboard, etc.
Scoring Cut	A shallow cut to create a guide or indentation.	Preparing materials for bending or folding.	Cardboard, paper, foam board, etc.
Trimming Cut	Cutting materials flush with an edge or surface.	Finishing edges, creating clean and flush cuts.	Wood, laminate, veneer, etc.
Freehand Cut	A freeform cut without a template.	Creating custom shapes, artistic woodworking.	Wood, plastic, foam board, etc.
Notching Cut	Cutting a notch or groove in the material.	Assembling boxes with interlocking joints.	Wood, plywood, MDF, etc.
Angled Cut	A bevelled or angled cut.	Creating bevelled edges, chamfering corners.	Wood, laminate, veneer, etc.

By mastering the use of a hand cutter, woodworkers can achieve greater precision, efficiency, and safety in their projects while unlocking a wide range of creative possibilities.

### 3.2.3 Step-by-step guide for various types of cuts using a hand cutter

#### 1. Straight Cuts:

##### Materials Needed:

- Wooden plank or board
- Hand cutter with a straight blade
- Safety glasses and work gloves

##### Steps:

1. **Safety First:** Wear safety glasses and gloves.
2. **Stable Surface:** Place plank on a secure work surface.
3. **Mark Your Line:** Use a pencil to mark the cut line.
4. **Align Cutter:** Position the blade along the marked line.
5. **Begin Cutting:** Hold the cutter's handle and apply even pressure.
6. **Steady Control:** Maintain a consistent pace and pressure.
7. **Finish the Cut:** Continue until you reach the end of the line, then release the blade

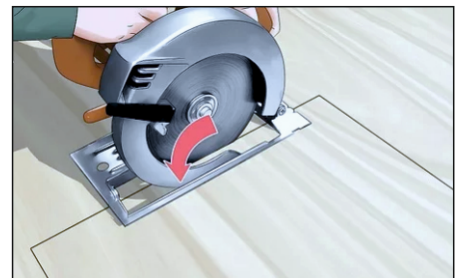


Fig 14: Straight Cut

#### 2. Scoring:

##### Materials Needed:

- Cardboard or thin wooden sheet
- Hand cutter with a scoring blade
- Safety glasses and work gloves



Fig 15: Scoring Cut

## Steps:

1. **Safety First:** Wear safety glasses and gloves.
2. **Secure Material:** Place it on a flat surface.
3. **Mark Scoring Line:** Use a ruler to mark the line.
4. **Position Cutter:** Align the scoring blade with the mark.
5. **Start Scoring:** Apply gentle, even pressure to create a shallow groove.
6. **Controlled Scoring:** Maintain steady pace and pressure.
7. **Finish the Score:** Continue until the desired groove is achieved, then release the blade.

## 3. Trimming:

### Materials Needed:

- Plywood or wooden board
- Hand cutter with a straight blade
- Safety glasses and work gloves

### Steps:

1. **Safety First:** Wear safety glasses and gloves.
2. **Secure Workpiece:** Place it on a stable surface.
3. **Mark Trim Line:** Use a pencil to mark the line.
4. **Position Cutter:** Align the blade with the mark.
5. **Start Trimming:** Apply steady pressure to cut.
6. **Controlled Trim:** Maintain even pressure and pace.
7. **Finish Trim:** Continue until excess material is removed, then release the blade.



Fig 16: Trimming Cut

## 4. Angled Cuts:

### Materials Needed:

- Wooden plank or board
- Hand cutter with a straight blade
- Safety glasses and work gloves

### Steps:

- Safety First:** Wear safety glasses and gloves.
- Secure Workpiece:** Place it on a stable surface.
- Mark Angled Line:** Use protractor or angle guide to mark.
- Position Cutter:** Align the blade with the marked angle.
- Start Cutting:** Apply even pressure for the angled cut.
- Controlled Cut:** Maintain a steady pace and pressure.
- Finish Cut:** Continue until the desired angle is achieved, then release the blade.



Fig 17: Angled Cut

\* Refer to the Carpenter Toolkit booklet to learn more about Hand Cutter.

## 3.3. Hand Router / Trimmer

A hand router/trimmer is a versatile power tool used in carpentry for shaping, following, and edging wood surfaces. It is equipped with a motor that rotates a cutting bit, allowing precise and controlled removal of material. Hand routers/trimmers are used to create decorative edges, grooves, and intricate designs on wooden pieces.

### 3.3.1 Key Parts and Features

- **Motor:** The heart of the tool that drives the cutting bit's rotation.
- **Base Plate:** The flat surface that rests on the workpiece, providing stability and support.
- **Depth Adjustment:** Allows users to control the depth of the cut.
- **Collet:** Holds the cutting bit securely in place.
- **Handles:** Provides a grip for controlled movement of the tool.
- **On/Off Switch:** Controls the power supply to the motor.
- **Speed Control:** Some models offer adjustable speed settings for different tasks.
- **Dust Collection:** Some models have a dust port to connect a vacuum for debris control.



Fig 18: Hand Router/Trimmer

### 3.3.2 Why a Woodworker Should Use It Over Hand Tools

1. **Precision:** Hand routers offer unmatched precision for shaping and edging wood, ensuring clean and accurate results.
2. **Efficiency:** They are faster and more efficient compared to manual hand tools, saving time and effort.
3. **Versatility:** Hand routers can handle a wide range of tasks, from decorative edging to complex grooves.
4. **Consistency:** With the right bit and settings, they provide consistent and uniform cuts.
5. **Creativity:** They allow woodworkers to explore intricate designs and patterns.

### 3.3.3 Types of Operations with Popular Applications & Material Required

Type of Operation	Popular Applications	Material Required
Edge Routing	Creating decorative edges on wood pieces.	Hand router, suitable bit, wood.
Groove Cutting	Making grooves for joinery or inlays.	Hand router, groove bit, wood.
Pattern Routing	Shaping wood according to a pattern.	Hand router, pattern bit, wood or template.
Chamfering	Adding chamfers to edges for aesthetics.	Hand router, chamfer bit, wood.
Rabbeting	Creating rabbets for joining pieces.	Hand router, rabbet bit, wood.
Dado Cutting	Making dados for shelves or joints.	Hand router, dado bit, wood.
Fluting	Creating fluted designs on columns.	Hand router, fluting bit, wood.
Inlay Work	Precisely cutting inlay pieces for decoration.	Hand router, inlay bit, wood.



### 3.3.4 Step by Step Guide to types of operations Using Hand Router

#### 1. Edge Routing:

##### Materials Needed:

- Wooden plank or board
- Hand router
- Edge guide attachment (optional)
- Router bit suitable for edge routing
- Safety glasses and hearing protection



Fig 19: Edge Routing

##### Steps:

1. **Safety First:** Wear safety glasses and hearing protection.
2. **Secure Workpiece:** Use clamps or edge guide for stability.
3. **Choose Right Bit:** Pick the appropriate edge routing bit.
4. **Adjust Depth and Speed:** Set depth and speed settings.
5. **Hold Router Properly:** Grip router with both hands.
6. **Position Router:** Start at the edge of the plank.
7. **Begin Routing:** Activate router and move steadily.
8. **Control the Cut:** Maintain pace and pressure.
9. **Finish Routing:** Complete the edge or desired profile, then turn off the router and wait for it to stop before setting it down.

#### 2. Pattern Routing:

##### Materials Needed:

- Wooden piece with a template or pattern
- Hand router with a pattern-routing bit
- Safety glasses and hearing protection

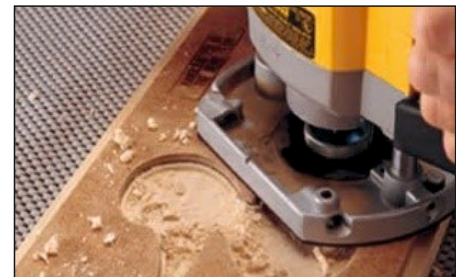


Fig 20: Pattern Routing

##### Steps:

1. **Safety First:** Wear safety glasses and hearing protection.
2. **Secure Workpiece:** Place wood with the template on a stable surface.
3. **Choose Right Bit:** Select the proper router bit.
4. **Hold Router Properly:** Grip the router with both hands.
5. **Position Router:** Start at the template's beginning.
6. **Begin Routing:** Activate the hand router and follow the pattern.
7. **Controlled Routing:** Keep a steady pace and pressure.
8. **Finish Routing:** Replicate the whole pattern, then turn off and wait for the router bit to stop before setting it down.

### 3. Chamfering:

#### Materials Needed:

- Wooden plank or board
- Hand router
- Chamfering router bit
- Safety glasses and hearing protection



Fig 21: Chamfering

#### Steps:

1. **Safety First:** Wear safety glasses and hearing protection.
2. **Secure Workpiece:** Place wood on a stable surface.
3. **Choose Right Bit:** Select a chamfering bit for your desired size.
4. **Hold Router Properly:** Grip the router with both hands.
5. **Position Router:** Start at the edge where you want the chamfer.
6. **Begin Routing:** Activate the router and move towards the chamfer.
7. **Controlled Chamfer:** Maintain a steady pace and pressure.
8. **Finish Routing:** Complete the chamfer, turn off the router, and wait for it to stop before setting it down.

\* Refer to the Carpenter Toolkit booklet to learn more about Hand Router/Trimmer.

## 3.4. Drill Machine

A drill machine, also known as a power drill, is a versatile and essential power tool in carpentry used for making holes in various materials such as wood, metal, and plastic. It operates by rotating a drill bit, allowing carpenters to create holes for screws, nails, and other fasteners, making it a fundamental tool for woodworking tasks.

### 3.4.1 Key Parts and Features

- **Chuck:** The part that holds and tightens the drill bit in place.
- **Trigger Switch:** Controls the power and speed of the drill.
- **Handle:** Provides a grip for controlling the tool during operation.
- **Depth Stop:** Helps control the depth of holes.
- **Speed Control:** Some models offer adjustable speed settings.
- **Forward/Reverse Switch:** Allows changing the direction of rotation.
- **Battery (for cordless models):** Provides mobility and portability.



Fig 22: Drill Machine

### 3.4.2 Why a Woodworker Should Use It Over Hand Tools

1. **Efficiency:** Drill machines are faster and more efficient for making holes compared to manual hand tools.
2. **Accuracy:** They offer precise hole placement and depth control.
3. **Versatility:** Drill machines can handle a wide range of drill bit sizes and materials.
4. **Consistency:** With the right settings, they provide uniform holes.
5. **Productivity:** They save time and effort, increasing productivity in woodworking projects.

### 3.4.3 Types of Operations with Popular Applications & Material Required

Type of Operation	Popular Applications	Material Required
Drilling	Making holes for screws, dowels, or bolts.	Drill machine, drill bits, wood, metal, plastic.
Countersinking	Creating a conical hole for screw heads to sit flush.	Countersink bit, wood, metal, plastic.
Hole Sawing	Cutting large-diameter holes for pipes or cables.	Hole saw bit, wood, metal, plastic.
Driving Screws	Inserting screws into holes with precision.	Screwdriver bit, screws, wood, metal, plastic.
Mixing Paint or Adhesives	Mixing paint, adhesives, or other liquids.	Mixing paddle attachment, containers.

### 3.4.4 Step-by-step guide for various operations using a drill machine

#### 1. Drilling Holes in Wood:

##### Materials Needed:

- Wooden plank or board
- Drill machine
- Drill bits (appropriate size)
- Safety glasses and hearing protection

##### Steps:

1. **Safety Gear:** Wear safety glasses and hearing protection.
2. **Secure Workpiece:** Place wood on a stable surface and use clamps if needed.
3. **Choose Drill Bit:** Select the right bit and secure it in the drill's chuck.
4. **Set Speed and Depth:** Adjust speed and depth if applicable.
5. **Hold Firmly:** Grip the drill with both hands for stability.
6. **Position Drill:** Place the bit where you want the hole, keeping it perpendicular.
7. **Start Drilling:** Activate the drill, apply gentle, consistent pressure, and drill straight down.
8. **Controlled Drilling:** Keep the drill steady and let the bit do the work.
9. **Withdraw Bit:** Release the trigger and withdraw the bit carefully to avoid splintering.
10. **Safety First:** Turn off the drill, wait for it to stop, remove wood shavings, and clean the area.



Fig 23: Drilling Holes in Wood



## 2. Creating Pilot Holes for Screws:

### Materials Needed:

- Wooden pieces
- Screws
- Drill machine
- Drill bits (appropriate size for pilot holes)
- Safety glasses and hearing protection



Fig 24: Pilot Holes for Screws

### Steps:

1. **Safety Gear:** Wear safety glasses and hearing protection.
2. **Secure Workpiece:** Place wood on a stable surface, align, and clamp if necessary.
3. **Choose Drill Bit:** Pick a bit matching screw diameter, insert, and secure.
4. **Set Depth and Speed:** Adjust depth and select speed.
5. **Proper Grip:** Hold the drill with both hands, ensuring a firm grip.
6. **Position Drill:** Place the bit where you want to insert the screw, keeping it perpendicular.
7. **Start Drilling:** Activate the drill while maintaining control and pressure.
8. **Controlled Drilling:** Keep the drill steady, applying even pressure without excessive force.
9. **Finish the Hole:** Drill to the desired screw depth without splitting the wood.
10. **Safety and Cleanup:** Turn off the drill, allow it to stop, remove the bit, and clean the work area.

## 3. Sanding with Drill Attachment:

### Materials Needed:

- Drill machine
- Sanding attachment  
(drill bit extension with sandpaper)
- Wooden piece
- Safety glasses and hearing protection



Fig 25: Sanding with Drill Attachment

### Steps:

1. **Safety Gear:** Wear safety glasses and hearing protection.
2. **Secure Workpiece:** Clamp wood to a stable surface.
3. **Attach Sanding Bit:** Insert and secure the sanding attachment.
4. **Set Speed:** Choose a suitable sanding speed.
5. **Hold Firmly:** Grip the drill with both hands.
6. **Start Sanding:** Position and sand evenly.
7. **Controlled Sanding:** Maintain consistent pressure and pace, keep it level.
8. **Inspect and Adjust:** Stop to check, adjust as needed.
9. **Finish Sanding:** Continue until smooth.
10. **Safety and Cleanup:** Turn off the drill, allow it to stop, remove the attachment, and clean the area.

\* Refer to the Carpenter Toolkit booklet to learn more about Hand Drill Machine.

### 3.5. Hand Planer

- **Blade:** The cutting element of the planer that removes wood.
- **Adjustment Knob:** Used to set the depth of the cut.
- **Handle:** Provides a comfortable grip for control.
- **Base Plate:** The flat surface that rests on the workpiece for stability.
- **Fence:** Helps maintain a consistent angle while planing.
- **Chip Ejection Port:** Where wood shavings are expelled.
- **Depth Scale:** Indicates the depth of cut.

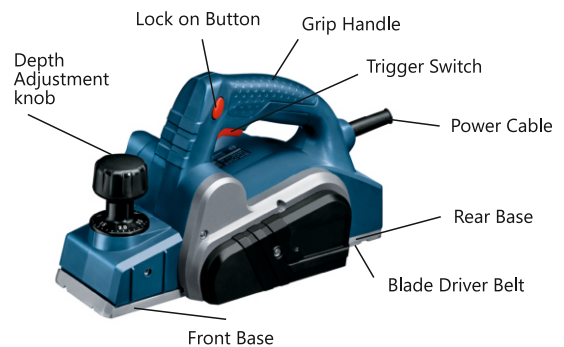


Fig 26: Hand Planer

#### 3.5.1 Why a Carpenter Should Use It Over Hand Tools

1. **Efficiency:** Hand planers are faster and more efficient at shaping and smoothing wood than manual hand tools.
2. **Precision:** They provide precise control over the depth and thickness of the cut.
3. **Versatility:** Hand planers can handle various wood types and sizes, making them versatile for woodworking tasks.
4. **Consistency:** They produce consistent and smooth surfaces for a professional finish.
5. **Productivity:** Hand planers save time and effort, increasing productivity in woodworking projects.

#### 3.5.2 Types of Operations with Popular Applications and Material Required

Type of Operation	Popular Applications	Material Required
Thickness Planing	Reducing the thickness of wooden boards.	Hand planer, wooden boards.
Surface Planing	Smoothing and flattening wooden surfaces.	Hand planer, wooden pieces.
Chamfering	Creating bevelled edges for decorative purposes.	Hand planer, wood edges.
Joining	Preparing edges for joining in carpentry.	Hand planer, wooden edges.

#### 3.5.3 Step-by-step guide for various operations using a hand planer

##### 1. Surface Smoothing:

##### Materials Needed:

- Rough wooden board
- Hand planer

##### Steps:

1. **Safety First:** Before starting, put on safety glasses and hearing protection to protect your eyes and ears.
2. **Secure the Workpiece:** Place the rough wooden board on a stable work surface or workbench. Ensure its firmly secured with clamps to prevent movement during planing.



Fig 27: Surface Smoothing

3. **Adjust the Depth:** Set the depth of the hand planer to remove a thin layer of wood from the surface. Start with a shallow depth and increase gradually as needed.
4. **Proper Grip:** Hold the hand planer with both hands. Your dominant hand should grip the handle while the other supports the front knob. Keep a firm and balanced stance.
5. **Starting Position:** Position the hand planer at the edge of the wooden board, slightly hovering above the surface.
6. **Begin Planing:** Start the hand planer while it's hovering. Slowly lower the front end to make contact with the wood. Apply gentle forward pressure and move the planer along the length of the board. Go with the grain of the wood for smoother results.
7. **Repeat Passes:** Make multiple passes, overlapping each slightly, until the entire surface is smooth and even. Keep consistent pressure and maintain a steady pace.
8. **Inspect and Adjust:** Periodically stop and check the surface for smoothness. If needed, adjust the depth and continue planing until the desired result is achieved.
9. **Final Inspection:** Once the surface is smooth and flat, inspect it for any imperfections or uneven spots. Make additional passes if necessary.
10. **Safety Measures:** After completing the task, retract the blade fully into the hand planer, ensuring safety. Remove any wood shavings and clean the work area.

## 2. Chamfering Edges:

### Materials Needed:

- Wooden block
- Hand planer



*Fig 28: Chamfering Edges*

### Steps:

1. **Safety Gear:** Put on safety glasses and hearing protection.
2. **Secure Workpiece:** Place the wooden block on a stable surface or workbench and secure it with clamps.
3. **Adjust Depth:** Set the hand planer to the desired depth for chamfering. Start with a shallow depth and increase if necessary.
4. **Grip Properly:** Hold the hand planer with both hands as mentioned earlier, with a firm grip.
5. **Starting Position:** Position the planer at the edge of the wooden block, slightly above the corner.
6. **Begin Chamfering:** Start the planer while it's hovering, and gently lower it to make contact with the corner. Apply even pressure and move the planer along the edge, maintaining the angle for the desired chamfer.
7. **Repeat as Needed:** Make additional passes if required to achieve the desired chamfer size and smoothness.
8. **Inspect and Adjust:** Periodically inspect the chamfered edge for consistency. Adjust the depth or angle as needed.
9. **Final Inspection:** Once the chamfer is uniform and to your satisfaction, inspect it for any irregularities.
10. **Cleanup:** Retract the blade, remove wood shavings, and clean the workspace.



## 3. Thickness Reduction:

### Materials Needed:

- Thick wooden plank
- Hand planer

### Steps:

1. **Safety Gear:** Wear safety glasses and hearing protection.
2. **Secure Workpiece:** Place the thick wooden plank on a stable surface or workbench and secure it with clamps.
3. **Set Depth:** Adjust the hand planer to remove the desired thickness from the plank.
4. **Proper Grip:** Hold the hand planer as previously described, ensuring a firm grip.
5. **Starting Position:** Position the planer at the edge of the plank, slightly above the surface.
6. **Begin Planing:** Start the planer while it's hovering and gently lower it to make contact with the wood. Apply even pressure and move it along the plank's length.
7. **Repeat Passes:** Make multiple passes, overlapping each slightly, until the plank reaches the desired thickness.
8. **Inspect and Adjust:** Periodically stop to check the thickness. Adjust the depth as needed.
9. **Final Inspection:** Once the plank reaches the desired thickness uniformly, inspect it for any inconsistencies.
10. **Clean Up:** Retract the blade, remove wood shavings, and tidy up the workspace.

\* Refer to the Carpenter Toolkit booklet to learn more about Hand Planer.



Fig 29: Thickness Reduction

## 3.6. Hand Grinder

A hand grinder, also known as an angle grinder, is a versatile power tool used in woodworking for tasks such as cutting, grinding, sanding, and polishing. Its primary purpose is to provide woodworkers with the ability to precisely shape and finish their projects, making it an indispensable tool in modern carpentry.

### 3.6.1 Key Parts and Features

1. **Motor:** The heart of the hand grinder, it powers the rotation of the grinding wheel or accessory.
2. **Handle:** Provides a secure grip and control over the tool during operation.
3. **Spindle Lock Button:** Used for locking the spindle in place, making it easier to change accessories.
4. **Adjustable Guard:** Shields the user from debris and sparks, and it can be adjusted to various angles for different tasks.
5. **Grinding Wheel:** The accessory used for various tasks, including cutting, grinding, and polishing.
6. **On/Off Switch:** Controls the power supply to the motor.



Fig 30: Hand Grinder

### 3.6.2 Why a Woodworker Should Use It

1. **Precision:** Hand grinders offer precise control for shaping and finishing wood pieces, enhancing overall project quality.
2. **Versatility:** They accommodate various grinding wheels and attachments, making them suitable for a wide range of tasks.
3. **Efficiency:** Hand grinders are efficient tools, saving time and effort compared to manual methods.
4. **Professional Finish:** They enable woodworkers to achieve smooth, professional-quality finishes on their projects.

### 3.6.3 Types of Operations with Popular Applications and Material Required

1. **Cutting:**  
**Popular Application:** Trimming wooden boards, cutting metal pipes.  
**Material Required:** Cutting wheel or abrasive metal-cutting disc.
2. **Grinding:**  
**Popular Application:** Smoothing welds, shaping wooden surfaces.  
**Material Required:** Grinding wheel or abrasive grinding disc.
3. **Sanding:**  
**Popular Application:** Sanding wooden furniture, shaping curved edges.  
**Material Required:** Sanding disc or flap wheel attachment.
4. **Polishing:**  
**Popular Application:** Polishing metal surfaces, buffing wood.  
**Material Required:** Polishing wheel or buffing pad.

### Exercise

#### Multiple Choice Questions (MCQs)

1. What is the primary purpose of a hand cutter in Carpentry?  
 A) To hammer nails accurately                      B) To create decorative patterns  
 C) To achieve clean and controlled cuts            D) To shape materials for sculptures
2. Which type of operation with a hand router is suitable for creating decorative edges on wood pieces?  
 A) Dado Cutting    B) Rabbeting  
 C) Edge Routing     D) Fluting
3. Which part of a Hand Drill Machine holds and tightens the drill bit in place?  
 A) Trigger Switch     B) Handle  
 C) Chuck    D) Depth Stop
4. What is the primary purpose of a hand planer in Carpentry?  
 A) Cutting wood into various shapes                      B) Shaping and smoothing wooden surfaces  
 C) Sanding and polishing surfaces                        D) Hammering nails accurately
5. Why is it important to check the grinding wheel before use?  
 A) To find hidden treasures                                B) To ensure it's not too heavy  
 C) To check for damage or wear                         D) To determine its color

## Unit 4: Self Employment

### Unit Objectives

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

1. Attain a detailed knowledge of self-employment and entrepreneurship, specifically in terms of their characteristics and significance
2. List the advantage of taking up entrepreneurship over wage employment
3. Categorize various types of self-employment/ entrepreneurship
4. Create a business plan that includes clear goals, target markets and cost estimates
5. Identify the guidelines in the selection of legal entity, document required for legal entity bank account and different mandatory registrations
6. Create a plan to connect with customers and partners online and offline, using social media and local market strategies, and craft a unique selling point for their product
7. Develop customer relations skills, including connecting with customers, gathering feedback, and building lasting relationships
8. Improve organization, time management, and communication skills with stakeholders, and estimate costs and time accurately
9. Manage resources efficiently, including labor, materials, and equipment, to make your business more efficient and sustainable
10. List the various relevant government schemes for small businesses and self-employed individuals/ entrepreneurs
11. List the various types of e-commerce platforms and explain the ways of using them

### 4.1 Introduction to Self-Employment

Meaning, characteristics, and significance of self-employment

**Self-employment:** Self-employment refers to a work arrangement in which an individual operates his/her own business, works as an independent contractor, or freelancer rather than being employed by an external organization or employer. In essence, self-employed individuals are those who earn their livelihood by starting their own activities.

#### What is Entrepreneurship?

Entrepreneurship is a practice and a process that results in creativity, innovation and enterprise development and growth. It refers to an individual's ability to turn ideas into action involving and engaging in socially useful wealth creation through application of innovative thinking and execution to meet customer needs, using one's own labour, time and ideas.

**Entrepreneur:** An entrepreneur is a person who creates and develops a business idea and takes the risk of setting up an enterprise to produce a product or service which satisfies customer needs. Entrepreneur refers to the person and entrepreneurship defines the process.

#### Characteristics of an Entrepreneur:

- High need for Achievement
- Determination.
- Moderate risk bearing
- Exploring opportunity



- Problem-Solving
- Using Feedback
- Adaptability
- Flexibility
- Communication and Interpersonal skills
- Motivation
- Managing stress

### Why should a Vishwakarma take up entrepreneurship instead of wage employment?

Entrepreneurship offers a pathway to gain more control over one's work, earn more money and follow one's passion. You may choose entrepreneurship over traditional employment for several reasons:-

Work Flexibility

Work Security

Freedom Over Money

Community Impact

Being One's Own Boss

Passion and Dreams

Leaving a Legacy

### Types of Enterprises

Revised Classification of MSME applicable w.e.f 1st July 2020

**Composite Criteria:** Investment in Plant & Machinery/equipment and Annual Turnover

CLASSIFICATION	MICRO	SMALL	MEDIUM
<b>Manufacturing Enterprises and Enterprises rendering Services</b>	Investment in Plant and Machinery or Equipment: Not more than Rs.1 crore and Annual Turnover; not more than Rs. 5 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore and Annual Turnover; not more than Rs. 50 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore and Annual Turnover; not more than Rs. 250 crore

### Business Opportunity Identification

#### Business Idea

A business idea is a short and precise description of the basic operations of an intended business. A good business starts with a good business idea. Before one can start a good business one needs to have a clear idea of the sort of business one wants to run.

A successful business meets the needs of its customers.

## 4.2 Creating Plan for a Small Business

### Selection of Legal Entity and Procedures & Formalities for Bank Finance

#### Types of Legal Entity

Proprietorship	One Person Company (OPC)	Self-Help Groups	Limited Liability Partnerships (LLP)
Hindu Undivided Family (HUF)	Partnership	Private Limited Company	Public Limited Company

### Some key elements of few legal entities

Steps	Proprietorship	Partnership	LLP	Self Help Group (SHG)	One Person Company
<b>Registration</b>	No formal registration is Required	It can be registered or unregistered	Registered with the Ministry of Corporate Affairs under the LLP Act.	It can be registered or unregistered	Registered with the Ministry of Corporate Affairs under the Companies Act, 2013.
<b>Name of the Entity</b>	Choice of Name can be used. No approvals required	Choice of Name can be used. No approvals required	Name must be approved by the Registrar of Company.	Choice of Name can be used. No approvals required.	Name must be approved by the Registrar of Company.
<b>Legal Status of Entity</b>	It is not recognized as a separate legal entity.	It is not recognized as a separate legal entity.	LLP is a separate legal entity registered under the LLP Act, 2008.	It is not recognized as a separate legal entity.	One Person Company is a separate legal entity registered under the Companies Act, 2013.
<b>Member (s) Liability</b>	Proprietor has unlimited liability and is responsible for all the liabilities of the Proprietorship.	Partners have unlimited liability and is responsible for all the liabilities of the Partnership.	Partners have limited liability and is liable only to the extent of their contribution to the LLP.	All group members are liable for overall liability of the group	Director and Nominee Director have limited liability and is liable only to the extent of his/her share capital.
<b>Minimum and Maximum Number of Members</b>	One	Minimum Two and Maximum 100	Minimum Two and Maximum unlimited	Minimum seven and Maximum 20	One
<b>Transferability</b>	Not transferable	Not transferable	Ownership can be transferred	Ownership cannot be transferred	Ownership can be transferred
<b>Documents required for opening a business account for legal entity</b>	Passport size photograph PAN in the name of Proprietor	Copy of registration certificate Copy of partnership deed	Certificate of incorporation PAN of LLP Registered office address proof	Copy of minutes of the meeting List of members of group	Copy of certification of incorporation Copy of memorandum and Article of Association.

	Registration certificate in case of registered concern. License issued by the municipal corporation under shop and establishment act./Udyam Registration. Utility bill such as electricity/ water/ landline telephone bills.	PAN card in the name of partnership List of all partners Partnership letter signed by all partners in their individual capacity. Letter of authorization power of attorney signed by all partners who will operate the accounts	PAN and address proof of all partners LLP agreement Board resolution	Resolution to authorize who will operate the account KYC of all members of group	Copy of certificate of commencement of business PAN card in the name of company A board resolution to open the bank account. List of board of directors.
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Procedure for Aadhar Udyamita: <https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>

How to Register for GST: <https://www.gst.gov.in/>

Click on Register Now under Taxpayers (Normal)

PAN Enrollment: <https://www.onlineservices.nsdl.com/paam/endUserRegisterContact.html>

**Business Plan:** A business plan is a written summary of your proposed business. It includes information about the plans, operations and financial details, its marked opportunities, and strategies, as well as the entrepreneur's personal background.

#### Components of a Business Plan

<b>1</b>	<b>General description of business</b>	Name of business, business location and address Nature of business activity Type of business organisation (proprietorship, partnership, private limited, cooperative) Any further explanation summarising why the business will be successful
<b>2</b>	<b>Personal background</b>	Name of business owner(s), promoter(s) Educational, professional background Relevant experience in business-related activities
<b>3</b>	<b>Market plan</b>	Business market area and targeted customers/ customer groups Why you will be able to compete with existing products/ services and how do you compare competitors (price, quality, appearance, performance,) Past, current, future (projected) market demand for your product/service (if possible in terms of volume/units per day/months) Suppliers and supply terms and conditions

		Unit pricing and list of all items/services being offered How you will be selling your produce (direct, dealers)
4	<b>Business management plan</b>	Who all will be involved in managing the business Specify their roles and the division of labour (if applicable) How will the business work be organised (e.g. working shifts, working times, working conditions)
5	<b>Financial plan</b>	<b>Investments required</b> Fixed assets/starting equipment (e.g. land, tools, machinery) Preliminary expenses Pre-operative expenses (e.g. legal fees, licensing fees, bank charges,) Start-up expenses (e.g. water, electricity connection, cleaning of premises, etc.) Working capital (raw materials, rent, water, transport, salary, contingency, electricity, etc.)
6	<b>Sources of raising funds</b>	Total requirements Own contributions/investments Family/friends contributions Already secured loans, credits etc Total funds available Deficit/funding gap Loan support required
7	<b>Operating plan forecast</b>	Projected operating income statement Income from sales Less cost of production and overhead/fixed costs Net profit Break even analysis Cash flow projection

**Template to calculate Project Cost (term loan and working capital)**
**A. Fixed Capital**

S. No.	Particulars	No.	Rate (Rs.)	Amount (Rs.)
1.	<b>A.1.Land &amp; Buildings:</b>			
2.	<b>A.2. Plant &amp; Machineries</b> (list all the machineries required for the project)			
3.	<b>A.3. Other Fixed Assets</b> (all furniture and fixtures required for the project)			
4.	<b>A.4. Preliminary &amp; Pre-Operative Expenses</b>			
	<b>Total Fixed Capital (A1+A2+A3+A4):</b>			
	<b>GRAND TOTAL</b>			



**B. Working Capital**

S. No.	Particulars	Qty. Kg/ltr	Rate (Rs.)	Amount (Rs.)
1.	B.1. Raw Material (per month/ year):			
2.	B.2. Manpower (per month/ year):			
3.	B.3. Utilities (per month/ year):			
4.	B.4. Misc. or Other Expenses (per month/ year):			
	<b>Total Working Capital (B1+B2+B3+B4)</b>			

**Total Project Cost = Total Fixed + Total Working Capital**

## 4.3 Managing and Expanding Business

**1. Tips and Tricks to Control Expenses and Manage Risks:** Few tips to control expense and manage risk in business: -

### Controlling Expenses

- Prioritize essential expenses
- Go for bulk buying
- Invest in energy-efficient technology
- Use low-cost digital marketing platforms like social media

### Risk Management

- Diversify product range
- Ensure the products
- Keep updated with market shifts
- Take customer feedback seriously

### 2. Methods to Handle Resources

A skill-based business needs careful planning and resource management to start and run successfully. The chapter will discuss the essential importance of securing adequate space, raw materials, and finance as well as methods for obtaining and managing these essential resources.

#### Getting the resources

Suitable Space

Quality raw materials

Funding

#### How to manage resources

Ownership v/s leasing of space

Resource Management

Raw materials

Monitoring

Funding

**Time and Cost Estimation:** Time and cost estimation is a vital skill for the Vishwakarmas, skilled craftsmen often working in fields like carpentry, potter, or sculptor. Accurate estimation begins with a thorough understanding of project requirements and scope.

## 4.4 Government Schemes and E-Commerce

**1. Key elements of various relevant Government schemes**

Sr.No.	Name of Scheme	Link for additional information
1	MUDRA (Micro Units Development and Refinance Agency Ltd.)	<a href="https://www.mudra.org.in/">https://www.mudra.org.in/</a>
2	PMEGP (Prime Minister's Employment Generation Programme)	<a href="https://msme.gov.in/1-prime-ministers-employment-generation-programme-pmegp">https://msme.gov.in/1-prime-ministers-employment-generation-programme-pmegp</a>
3	Standup India Scheme	<a href="https://www.standupmitra.in/Home/SUISchemes">https://www.standupmitra.in/Home/SUISchemes</a>
4	Startup India	<a href="https://seedfund.startupindia.gov.in/">https://seedfund.startupindia.gov.in/</a>
5	SVANidhi Scheme (PM Street Vendor's Atma Nirbhar Nidhi)	<a href="https://pmsvanidhi.mohua.gov.in/">https://pmsvanidhi.mohua.gov.in/</a>
6	Vishwakarma Scheme	<a href="https://govtschemes.in/pmvishwakarma-yojana#gsc.tab=0">https://govtschemes.in/pmvishwakarma-yojana#gsc.tab=0</a>
7	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)	<a href="https://www.cgtmse.in/">https://www.cgtmse.in/</a>
8	Atal Pension Yojana	<a href="https://www.india.gov.in/spotlight/atal-pension-yojana">https://www.india.gov.in/spotlight/atal-pension-yojana</a>
9	Pradhanmantri Suraksha Bima Yojna	<a href="https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Suraksha-Bima-Yojana(PMSBY)">https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Suraksha-Bima-Yojana(PMSBY)</a>
10	Pradhan Mantri Jeevan Jyoti Bima Yojana	<a href="https://financialservices.gov.in/hi/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana(PMJJBYP)">https://financialservices.gov.in/hi/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana(PMJJBYP)</a>
11	NMDFC (National Minorities Development and Finance Corporation)	<a href="https://nmdfc.org/">https://nmdfc.org/</a>
12	National Small Industries Corporation (NSIC)Scheme	<a href="https://www.nsic.co.in/">https://www.nsic.co.in/</a>
13	National Backward Classes Finance & Development Corporation (NBCFDC)	<a href="https://nbcfdc.gov.in/">https://nbcfdc.gov.in/</a>
14	National Scheduled Castes Finance & Development Corporation (NSFDC )	<a href="https://www.nsfdc.nic.in/">https://www.nsfdc.nic.in/</a>
15	International Cooperation Scheme	<a href="https://msme.gov.in/international-cooperation#:~:text=It%20is%20a%20demand%20driven,and%20development%20of%20MSME%20sector">https://msme.gov.in/international-cooperation#:~:text=It%20is%20a%20demand%20driven,and%20development%20of%20MSME%20sector</a>

**\*\*State Governments also run their own schemes.**

## 2. Important E-commerce platforms

### Online Markets For Listing Products

Open Network for Digital Commerce (ONDC)	<a href="https://ondc.org/">https://ondc.org/</a>
Government e Marketplace (GeM)	<a href="https://gem.gov.in/">https://gem.gov.in/</a>
Go Coop	<a href="https://gocoop.com/">https://gocoop.com/</a>
Amazon Karigar	<a href="https://sell.amazon.in/grow-your-business/amazon-karigar">https://sell.amazon.in/grow-your-business/amazon-karigar</a>
Amazon	<a href="http://www.amazon.com">www.amazon.com</a> / <a href="http://www.amazon.in">www.amazon.in</a>
Craftsvilla	<a href="https://www.craftsvilla.com/">https://www.craftsvilla.com/</a>
The India Craft House	<a href="https://theindiacrafthouse.com/">https://theindiacrafthouse.com/</a>
Auth India	<a href="https://authindia.com/">https://authindia.com/</a>
Ebay	<a href="http://www.ebay.com">www.ebay.com</a>
Flipkart	<a href="http://www.flipkart.com">www.flipkart.com</a>
Etsy	<a href="http://www.etsy.com">www.etsy.com</a>
India Mart	<a href="http://www.indiamart.com">www.indiamart.com</a>
Snapdeal	<a href="http://www.snapdeal.com">www.snapdeal.com</a>
Myntra	<a href="http://www.myntra.com">www.myntra.com</a>
Paytm	<a href="http://www.paytm.com">www.paytm.com</a>
Shopclues	<a href="http://www.shopclues.com">www.shopclues.com</a>
Facebook Market place	<a href="http://www.facebook.com">www.facebook.com</a>

### Top Start-ups for artisans and craftsmen

Craft Maestros	<a href="https://www.craftmaestros.com/">https://www.craftmaestros.com/</a>
Estossia	<a href="https://www.estossia.com/">https://www.estossia.com/</a>
The Handicraft Street	<a href="https://thehandicraftstreet.com/">https://thehandicraftstreet.com/</a>
The Leather Chef	<a href="https://theleatherchef.in/">https://theleatherchef.in/</a>
Tvami	<a href="https://tvami.com/">https://tvami.com/</a>
Yellow Marigold	<a href="https://yellowmarigold.in/">https://yellowmarigold.in/</a>
Silpakriti	<a href="https://silpakriti.com/">https://silpakriti.com/</a>
Maati Ghar	<a href="https://maatighar.com/">https://maatighar.com/</a>
Sarmaya	<a href="https://sarmaya.store/">https://sarmaya.store/</a>

## Unit 5: Digital Literacy

### Unit Objectives

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

1. Install and configure applications such as WhatsApp, Email, Google Maps, BHIM, and other social media applications such as Facebook and YouTube
2. Setup Email and other social media accounts
3. Geo-tag locations such as workplace, shop etc
4. Use platforms for skilling and learning, including government portals
5. Identify the method for online shopping and using digital payment mode
6. Use social media responsibly and safeguard mobile phones and data
7. Identify the steps to protect your data from cyber frauds and scams

### 5.1 Basics of Using Mobile Phones

#### Digital Literacy

Individuals and communities can reap numerous benefits and opportunities from digital literacy like access to information, education and E-learning, agricultural information, weather forecasts, payments through phone etc.

#### Using a Smart Phone

The charging port is where the charger is plugged in to recharge the phone's battery. Depending on the brand and model of the phone, it might be a USB-C, micro-USB, or Lightning port.



Fig 31 Parts of Feature Phone

#### A. Setting up Smart Phone

1. Charge Your Phone
2. **Turn on the Phone:** Press and hold the power button (often located on the phone's side or top) until the screen illuminates, indicating that the phone is turning on
3. **Choose your language and region:** Choose your preferred language and region by following the on-screen instructions.
4. **Connect to the Internet via Wi-Fi:** Choose your Wi-Fi network from the list of available options and, if necessary, enter the network password. Connecting to Wi-Fi speeds up setup and app downloads.
5. Insert SIM Card (If required) and Log in with your Google account.
6. **Data Restore or Transfer (Optional):** If you're upgrading from another phone, you should be able to transfer data such as contacts, messages, and apps using methods such as Google Drive (on Android).
7. **Backup and restore should be enabled (recommended):** Enabling backup options causes your phone to automatically backup data such as photos etc,
8. **Install and Update Applications:** Download the apps you require from the app store (App Store for Android). Make sure you have the most recent versions of these apps.
9. **Configure Settings:** Explore the phone's settings to change things like notifications, display brightness, sound, and privacy.
10. **Add Email Addresses and Accounts:** Add email accounts and other online services to your phone's settings for easy access.



- 11. Configure Biometric Authentication (If Available):** Set up biometric authentication (fingerprint or face recognition) on your phone for added security and convenience.
- 12. Investigate Other Options:** Learn about extra features and settings unique to your phone model, such as gestures, accessibility options, and digital assistants.
- 13. Contacts and Data Sync:** Check that your contacts, calendars, and other data are properly synced with your accounts.
- 14. Privacy and security:** Examine and customize your security and privacy Settings, including app permissions and location services.
- 15. Install a Screen Protector and a Protective Case (Optional):** Consider purchasing a protective case and screen protector to protect your new phone from damage.
- 16. Configure Payment Methods (Optional):** If you intend to make app or online purchases, add payment methods to your phone's wallet or payment settings.

Your new smartphone is now ready for use.

## B. Adding and Saving Contacts on Mobile Phone (Smart Phone)

- 1. Turn on mobile data:** In the quick settings, look for the "Mobile Data" or "Data" icon. It could also be a cellular signal icon. To enable mobile data, tap this icon. When mobile data is active, the icon should change.

## C. Data Backup

- 1. Open Settings:** Tap on the "Settings" app on your Android device.
- 2. Scroll Down and Tap "System":** Scroll down the settings menu and select "System."
- 3. Select "Backup":** Under the "System" menu, tap on "Backup."
- 4. Turn on Back Up to Google Drive:** Ensure that "Back up to Google Drive" is turned on. This will back up your app data, call history, device settings, and text messages to your Google account
- 5. Choose Account:** Tap on "Account" to select the Google account where you want to back up your data.
- 6. Select What to Back Up:** In the "Backup to Google Drive" section, you can choose what data you want to back up, such as apps, contacts, calendar events, and photos. Make your selections.
- 7. Initiate Backup:** Tap the "Back Up Now" button to start the backup process. The time it takes to complete depends on the amount of data.

## D. Capturing Videos and Photos

- 1.** Find and launch the camera app on your Android device in your app drawer or on your home screen. Locate the video mode option in the camera app. In most cases, it is represented by a video camera icon or a "Video" mode in the camera's settings.

## E. Voice Dictation and Voice Recording

- 1.** Once the microphone is turned on, begin speaking your message. Speak clearly and comfortably. Your words will be displayed as text on the screen. When you're finished, tap the "Send" or "Done" button to send or save the message.

# 5.2 Using Basic Internet and Mobile Applications (Apps)

## A. Installing Apps

### Installing WhatsApp

It is simple to install WhatsApp on your mobile device:

1. **Install WhatsApp:** Navigate to the app store for your device (App Store for Android).
2. Look up “WhatsApp Messenger.” In the search results, tap the WhatsApp Messenger icon.
3. **Download WhatsApp:** To download and install the WhatsApp app on your device, tap the “Install” or “Get” button.
4. **Launch WhatsApp:** To use the app, tap the “Open” button after it has been installed.
5. **Phone Number Verification:** WhatsApp will request that you verify your phone number. Ascertain that you have access to the phone number you intend to use with WhatsApp.
6. Enter your phone number and then press “Next.”
7. **Code of Verification:** A verification code will be sent to you via SMS or voice call from WhatsApp. Enter the code when prompted, or WhatsApp may detect it automatically.
8. **Create Your Profile:** Following verification, you can create your WhatsApp profile by uploading a profile photo and entering your name.
9. **Contacts Sync (Optional):** WhatsApp may request access to your contacts. You can choose to allow this so that you can easily find and message your WhatsApp contacts.
10. **Begin chatting:** You are now ready to start using WhatsApp. Chat with your contacts, send messages, make voice and video calls, and share multimedia files are all options.

That’s all! You’ve installed WhatsApp on your mobile device and can now use its messaging and communication features.

**B. Email Account:** Set up for your Email, by choosing an Email Service Provider:

1. Open a web browser and go to the website of your chosen email service provider and create your account.

**C. Explore Search Tools:** For more specialized searches, use extra features like images, news, or maps.

1. **Visit Websites:** To access websites with more information, click on the search results.
2. Use your browser’s back button to navigate back to the homepage or the search results.

**D. Digital Wallets on Mobile Phones: BHIM UPI**

1. **UPI-Based Payments:** BHIM is built on the Unified Payments Interface (UPI) system, which allows users to make instant and secure fund transfers between bank accounts using their mobile phones.
2. **Bank Integration:** The app is linked to your bank account, and you can use it to send and receive money directly from your bank account.
3. **Multiple Language Support:** BHIM supports multiple Indian languages to make it accessible to a wide range of users.
4. **QR Code Payments:** Users can make payments by scanning QR codes. Merchants and individuals can generate QR codes for receiving payments.
5. **Bill Payments:** BHIM allows users to pay utility bills, mobile recharge, and other services directly from the app.
6. **Check Balance:** You can check your bank account balance directly from the app.
7. **Request Money:** You can send payment requests to others, making it easier to split bills or request payments from friends and family.
8. **Security:** BHIM uses two-factor authentication for transactions, including a UPI PIN and mobile number verification, to ensure security.
9. **Limitations:** There are transaction limits set by NPCI for BHIM transactions, both in terms of the maximum amount per transaction and the number of transactions per day.
10. **Available Platforms:** BHIM is available for Android can be downloaded from their respective portals.

## aook

1. **Browse Facebook's website:** Go to in your web browser to access [www.facebook.com](http://www.facebook.com) Facebook. A sign-up form can be found on the Facebook homepage.

## F. YouTube

- Look for videos from reputable sources, educational institutions, field experts, or channels with a proven track record of providing accurate and reliable information. E.g.: PMGdisha

## How to Upload Videos on YouTube?

Using the YouTube Mobile App (Android):

1. **Launch the YouTube app:** On your mobile device, open the YouTube app.
2. **Sign in:** Make sure your Google account is active. If you haven't already, sign in or create an account.
3. **Upload Button:** At the bottom of the screen, tap the "+" (plus) button. This button is typically located in the center.
4. **Choose a video:** Select a video to upload from your device's gallery or camera roll.
5. Fill in the video details, such as the title, description, privacy settings, and tags. If desired, you can also schedule the video's release.
6. **Customization:** Change other setting like monetization, captions, and video visibility.
7. **Publish:** Once the video has been processed, you can choose to publish it immediately or set it as private or unlisted until you're ready to make it public.

## G. Geo-tagging in Google Maps

Geo-tagging in Google Maps allows users to add location information, such as names of places, addresses, or landmarks, to specific geographic coordinates on the map.

## H. Searching for Government Portal

- **DigiLocker:** DigiLocker (<https://www.digilocker.gov.in>) is a project of the Indian government that lets people store, access, and share their digital documents and certificates in a safe way.
- **Swachh Nagar App (SNKranthi):** Users could use the app to report problems to the local government, such as littering, defecating in the open, and trash that hasn't been picked up.
- Information on government portal "[www.pmjay.gov.in](http://www.pmjay.gov.in)" (for Pradhan Mantri Jan Arogya Yojana), or "[www.indiabudget.gov.in](http://www.indiabudget.gov.in)" (for budget-related schemes). Digital India (<https://digitalindia.gov.in/>) aims to transform India into a digitally empowered society and knowledge economy.
- Skill India (<https://admin.skillindiadigital.gov.in/login>) is a nationwide campaign that began in 2015 with the goal of providing millions of Indians with the skills they need to find work.
- Digital India (<https://digitalindia.gov.in/>) aims to transform India into a digitally empowered society and knowledge economy.

## I. Online shopping

1. Begin by selecting a reputable and trusted online shopping platform or marketplace. Amazon, Flipkart, Myntra, Snapdeal, and other popular options in India.
2. Create an account on the chosen online marketplace if you haven't already. You must enter your name, email address, and create a password.

- J. **Internet Banking:** Internet banking, also known as online banking or e-banking, is a type of digital banking service that enables individuals and businesses to conduct financial transactions and manage their bank accounts via the internet.

## 5.3 Privacy and Security Related to Internet and Mobile Phones

**A. Use Social Media Responsibly and Securely:** Social media in India has evolved significantly, influenced by technological advancements, changing demographics, and shifts in digital culture. Please refer to <https://isea.gov.in/> portal for all security related things.

### B. Safeguarding mobile phones and data

- Examine the app's privacy setting and Phishing
- Connect to Secure and Trusted Wi-Fi Networks
- Backup Data on a Regular Basis
- Install Security Software
- Remote Tracking and Wiping
- Use Secure Messaging Apps
- Be Wary of Personal Data
- Log Out of Accounts

### C. Protection from cyber frauds and scams

- **Identity Theft:** Identity theft is committed by cybercriminals who steal personal information. They may use stolen information to open bogus bank accounts, conduct unauthorized transactions, or engage in other criminal activities.
- **Online Banking Frauds:** Cybercriminals use tactics such as phishing, fake banking apps, or malware to gain access to bank accounts, steal funds, or conduct unauthorized transactions
- **Online Shopping Scams:** Fake online shopping websites or e-commerce platform sellers may entice users with appealing deals but never deliver the purchased items or deliver counterfeit products.
- Scammers post fake job listings on websites and ask applicants to pay fees or provide personal information. These scams prey on job seekers.
- **Advance Fee Fraud:** Cybercriminals pose as lottery organizers, government official, or wealthy individuals and ask for advance fees in order to release a fictitious windfall that never materializes.
- **Online Loan Scams:** Scammers offer quick loans while charging exorbitant interest rates or hidden fees. They frequently mishandle personal information obtained during the loan application process.
- **Scams on social media:** Cybercriminals use social media to impersonate acquaintances or create fake profiles in order to spread scams such as lottery winnings, investment opportunities, or charity frauds.
- **Government Grant Scams:** Fraudsters pose as representatives of government agencies and offer grants or subsidies in exchange for an upfront payment or personal information.
- **Scams via email and phone:** Unsolicited emails, phone calls, or messages that promise prizes, lottery wins, or threats in order to extort money or personal information.



## Unit 6: Financial Literacy

### Unit Objectives

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

1. Identify basic financial terminology
2. Set short term, medium term, and long-term financial goals
3. Implement techniques to be able do smart savings and spend sensibly
4. Differentiate between Savings and Current Account
5. Identify and select different Savings Products
6. Detect and take action to avoid potentially fraudulent transactions
7. Report about the financial fraud to the right authorities

### 6.1 Basic Financial Terms

Financial literacy is essential for everyone, including craftsmen. Here are some simple financial terms that can help Vishwakarmas understand basic financial concepts:

**Important basic financial terms and their meaning :**

- **Income:** The money you earn from your craft or job.
- **Expense:** The money you spend on various things, like materials, tools, or daily living costs.
- **Budget:** A plan that helps you track your income and expenses, ensuring you don't spend more than you earn.
- **Savings:** Money you set aside for future needs or emergencies.
- **Loan:** Money borrowed by you from someone else.
- **Interest:** The extra money you pay when you take loans or earn when you save or invest money.
- **Assets:** Things of value that you own, like tools, equipment, or property.
- **Liabilities:** Financial obligations that you owe, such as loans or credit card balances.
- **Investment:** Putting your money into some assets with the hope of earning a profit.
- **Credit Score:** A number that represents your creditworthiness.
- **Emergency Funds:** Money set aside for unexpected expenses or emergencies.
- **Simple Interest:** Earning or paying interest on only the original amount of money (principal).

**Example of simple interest calculation:** If one keep a deposit of Rs.10,000 for a period of 3 years at a simple interest rate of 11% per annum. Then he would receive Rs.3300/- as simple interest at the end of 3rd year. [ Formula : Simple Interest = (Principal ) X (Period) X ( Interest Rate) ]

**Compound Interest:** Earning or paying interest on both the original amount of money (principal) and any previously earned or charged interest. [Compound Interest = Amount – {Principal X (1+Interest Rate/Frequency)^(PeriodXFrequency)}]

**Note :** Frequency [Annually = 1, Half Yearly = 2, Quarterly =4]

**Example of compound interest calculation:** If you keep a deposit of Rs.10,000 for a period of 3 years at an interest rate of 11% per annum compounded annually. Then you would receive Rs.3676/- as compounded interest at the end of 3rd year.

Principal =Rs. 10,000	RoI=11% pa	Freq=Ann.	Period=3 Yrs	
Principal at the beginning	RoI %	Frequency	End of Period	New Principal Amount
10000	1100	Annually	1st	11100
11100	1221	Annually	2nd	12321
12321	1355	Annually	3rd	13676

- **Net Worth:** The difference between your total assets and total liabilities.
- **Financial Goal:** A specific objective, like saving for a vacation or paying off a debt, that you aim to achieve with your finances.
- **Insurance:** A financial product that provides protection against certain risks, such as health, auto, or property insurance.
- **Tax:** Money you are required to pay to the government based on your income or expenses.
- **Income Tax:** A tax on your earnings, which may vary depending on your income level and deductions.
- **GST:** A tax payable on buying Goods and Services from the provider.
- **Expense Tracking:** Keeping records of your expenses to better understand where your money goes.
- **Retirement:** The period of your life when you stop working, often associated with a pension or savings plan to support yourself.
- **Financial Advisor:** A professional who can provide guidance on managing your finances and investments.

These basic financial terms can help vishwakarmas start to understand and manage their finances more effectively.

## 6.2 Financial Transactions

### Types of Financial Transactions

1. Cash Transactions
2. Electronic Transactions
3. Investment Transactions
4. Loan Transactions
5. International Transactions
6. Business Transactions

### Setting Financial Goals

**Financial Goals :** Financial goals can vary widely from person to person, depending on individual circumstances, priorities, and life stages. Here are some different types of financial goals that people commonly set:

- 1) Emergency Funds, 2) Loan Repayment Term Savings, 3) Home ownership, 4) Education Term Savings, 5) Health, 6) Wealth Building, 7) Income Growth, 8) Retirement, 9) Budget & Expenses, 10) Tax Planning Savings, 11) Travel, 12) Specific Investment

**Process of Setting Financial Goals****Savings and Expenses**

Sr No	Smart Savings	Sensible Expenses
1	Set Clear Goals	Create a Spending Plan
2	Create a Budget	Differentiate Between Needs and Wants
3	Pay Yourself First	Prioritize Expenses
4	Automate Savings	Limit Impulse Purchases
5	Emergency Fund	Comparison Shop
6	Invest in Tax Saving Products	Use Cash or Debit Card
7	Eliminate High-Interest Debt	Track Your Spending
8	Save more from Unexpected Heavy Incomes	Cut Unnecessary Subscriptions
9	Increase Savings Over Time	Re-Negotiate your existing subscriptions
10	Invest Wisely	Plan for Large Expenses

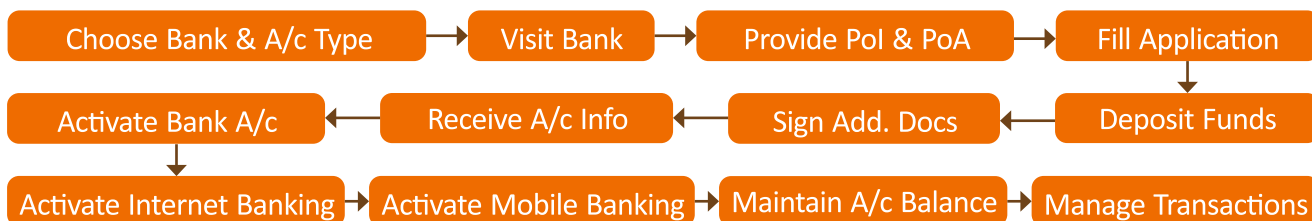
**6.3 Process of Opening a Bank Account****A. Savings and Current Account**

**Basic Difference between Savings and Current Account:** Savings accounts and current accounts are two common types of bank accounts, each serving different purposes. Here are the key differences between them:

Parameters	Savings Bank Account	Current Account
Basic Purpose	To save money	To do daily transactions
Access to Funds in the Account	Restricted	No Restrictions
Interest applicability	Receives Quarterly Interest	No Interest
Cheque Writing facility	Yes	Yes
ATM cum Debit Card	Yes	Yes
Internet Banking	Yes	Yes
Mobile Banking	Yes	Yes
Minimum Balance Requirement	Required	Not Required

**B. Process of Opening a Bank Account**

Opening a bank account is a straightforward process, but it can vary slightly from one bank to another and may depend on your location. Here are the general steps to open a bank account:



**Know Your Customer (KYC) Documents:** KYC, or Know Your Customer, is a process that banks and other financial institutions use to verify identity of their customers by verifying specific documents are as follows:

Proof of Identity (Pol)	Proof of Address (PoA)	Proof of Income
Passport	Utility Bill ( Electricity, Water, Gas)	Salary Slip
Aadhar Card	Aadhar Card	Income Tax Return (ITR)
PAN Card	Bank Statement or Passbook	Form 16
Voter's Election Card	Rental Agreement	Bank Statement showing regular income deposits
	Property Tax Receipt	

### C. Operate and Manage a Bank Account

Do's and Don't while Operating a Bank Account

Do's	Don'ts
Do Keep Track of Your Account Balance:	Don't Share Sensitive Information
Do Create a Budget	Don't Ignore Security
Do Keep Account Information Confidential	Don't Overdraw Your Account Intentionally
Do Use Strong Passwords:	Don't Ignore Account Fees
Do Review Bank Statements regularly	Don't Ignore Suspicious Activity
Do Save and Invest Wisely	Don't Ignore Account Statements
Do Use Overdraft Limits	Don't Use Weak Passwords
Do Inform the Bank of Changes at your end	Don't Neglect Financial Planning
Do Keep Important Documents Safe	Don't Delay Reporting Lost Cards
Do Set Up Alerts	Don't Fall for Scams

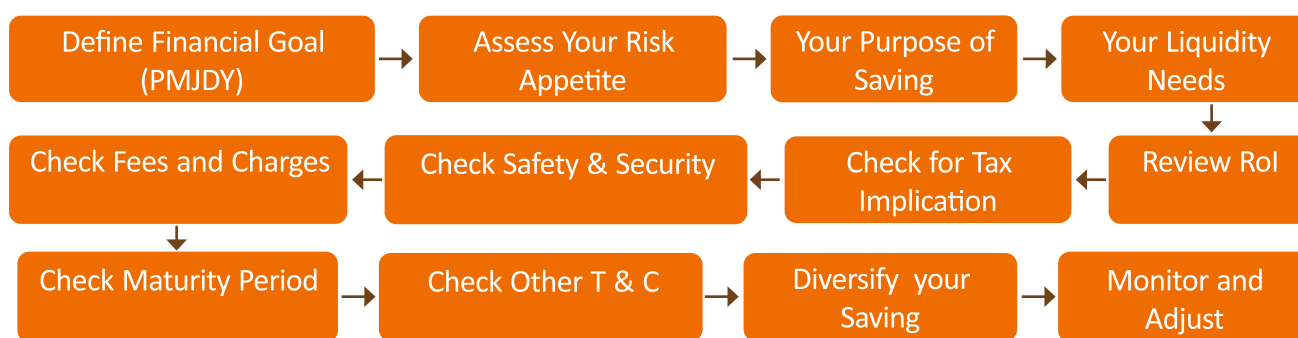
### D. Selecting Savings and Insurance Products

**Savings Products:** India Financial System offers a variety of savings products to cater to the diverse financial needs and preferences of different type of investors. Here are some of the different savings products available to you:

1) Savings A/c (PMJDY), 2) Fixed Deposit, 3) Recurring Deposit, 4) Public Provident Fund, 5) National Saving Cert., 6) Sukanya Samriddhi Yojana, 7) Sr. Citizen Savings Scheme, 8) Postal Mthly Income Scheme, 9) Emp Prov Fund, 10) National Pension Scheme, 11) Unit Linked Insurance Policies, 12) Kisan Vikas Patra, 13) MF Systematic Invest Plan

**Selecting Appropriate Savings Product:** Selecting the right savings product is crucial for achieving your financial goals and optimizing your financial well-being. Here's a step-by-step guide on how to choose a savings product that suits your needs:





**Insurance Products:** Insurance is a crucial financial tool that provides protection and financial security in various life situations. Here are pointers on different types of insurance products:

1) Life Insurance, 2) Health Insurance, 3) Personal Accident Insurance, 4) Motor Insurance, 5) Travel Insurance, 6) Business Insurance

These are some of the key insurance products available to address various aspects of life, health, property, and financial security. Choosing the right insurance products depends on your individual circumstances, needs, and risk tolerance. It's essential to carefully assess your insurance needs and consider seeking advice from insurance professionals or financial advisors to make informed decisions.

One should take care to update nominee's name in the insurance policy to avoid confusion whom the insurance company has to handover the claims benefit in case of an untimely death of the policy holder.

## 6.4 Awareness and Prevention of Financial Frauds

### A. Identifying & Avoiding Potential Fraudulent Transactions

Potential Fraud indicators	Actionable to Avoid Frauds
Unrecognized or Unauthorized Transactions	Protect Personal Information
Large, Unexplained Withdrawals or Transfers	Secure Passwords and PINs
Multiple Small Transactions	Be Cautious with Online Transaction
Out-of-Pattern Activity	Monitor Accounts Regularly
ATM or Point-of-Sale Skimming	Protect Your Devices
Suspicious Online Activity	Be Wary of Unsolicited Contacts
Unexpected Changes in Account Information	Educate yourself about common scams and fraud tactics
Duplicate Charges	Shred Sensitive Documents
Phishing Emails or Calls	Backup and Storage
Unauthorized Issuance of Credit Cards	Check Credit Reports
Unexpected Loans or Lines of Credit	Be Skeptical of Too-Good-to-Be-True Offers
Altered or Counterfeit Cheques	Secure Mail and Trash
Delayed or Missing Statements	Protect Your Social Media
Inconsistent Documentation:	Report Suspicious Activity
Unusual Investment or Financial Adviser Behavior	Consider Identity Theft Protection Services
Unauthorized Account Access	

## **B. Filing complaints with appropriate authorities**

### **Reporting of fraud to the appropriate authorities**

Contact Bank --> File Police Complaint --> File Complaint with Regulators --> Keep Proper Records --> Timely Reporting --> Seek Legal Advice Reporting

### **Procedure of lodging a complaint with a Consumer Court, Lokpal, CPGRAMS**

Try Resolve issue with Seller --> Collate Docs related to Dispute --> Identify the Appro Consumer Court --> Attend Hearings Complaint --> Submit the Complaint --> Pay the Filling Fee --> Prepare a Complaint

### **Filing a Complaint with Lokpal (Ombudsman):**

Identify Lokpal --> Fill the Complaint Form --> Attach Support Docs Complaint --> Submit the Complaint --> Follow up

### **Filing a Complaint with CPGRAMS (Centralized Public Grievance Redress and Monitoring System):**

Visit CPGRAM Website --> Register and Login Complaint Form --> Lodge Grievance --> Attach Docs --> Track Complaint

It's important to follow the specific procedures outlined by each authority and provide accurate and complete information when filing a complaint. Be prepared to cooperate with any additional requests for information or documentation during the resolution process.

## Unit 7: Marketing and Branding

### Unit Objectives

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

1. State the meaning of sales and its importance for artisans and craftspeople
2. Identify target audience and potential customers
3. Describe the need to master the art of selling your products and services
4. Outline the significance of being knowledgeable about the product to satisfy customer preferences
5. Determine the specific needs of the customers
6. Discuss best practices of the organizations like “Amul”, “Lijjat”, “Javed Habib” and “Mitticool” etc

### 7.1 Sales and Its Importance

**A. Sales:** Sales are like the engine that keeps your craft business running. They allow you to buy more materials, improve your skills, and create even better products or offer better services. In simple terms, sales help you grow and succeed as an artisan or craftsperson in India.

*Imagine you are a carpenter, and you make beautiful wooden furniture. When people buy your furniture, it's a sale. These sales help you earn money, so you can keep doing what you love—creating wonderful pieces of furniture.*

**B. One should be aware of the following influencing factors for optimizing sales:**

- Identify potential customers
- Showcase your products
- Determine fair pricing
- Make it easy to buy

**C. Identifying your target audience and potential customers.**

- |  |                                  |
|--|----------------------------------|
| 1. Think about who might like what you offer | 2. Look at your craft or service |
| 3. Understand your target customers          | 4. Ask your existing customers   |
| 5. Use social media and websites             | 6. Start small                   |
| 7. Keep learning                             |                                  |

**D. Marketing**

1. Promote your craft
2. Highlight your uniqueness
3. Engage with your audience

**E. Production orientation and marketing orientation.**

**Production Orientation :** This means focusing mainly on making your crafts or providing your services. You create wonderful products, but you might assume that people will naturally find and buy them because they are good.

**Marketing Orientation:** This is about not only making your crafts but also letting people know about them. You show your crafts to the world, explain why they are special, and find ways to reach potential customers.

**F. Role of Search Engine Optimization (SEO) and Search Engine Marketing (SEM) in Marketing**

Role of SEO and SEM in increasing branding and sales

**SEO (Search Engine Optimization)** Focuses on optimizing a website's content and structure to improve its organic search visibility.

**SEM (Search Engine Marketing):** Involves paid advertising strategies to increase a website's visibility on search engine results pages.

## Discovering the Unique Qualities of your Craft or Service

- Identify your true interest
- Highlight Your Quality
- Be Consistent
- Find Your Unique Style
- Listen to Feedback
- Stay True to Yourself
- Share Your Story
- Keep Learning

## Communicating your USP to your target market

- Identify What Makes You Special
- Tell Your Story
- Listen to Feedback
- Keep It Simple
- Connect with Emotion
- Repeat and Remind
- Show, Don't Just Tell
- Be Consistent

## Use of Social media platforms for advertising

Step-by-Step Guide Using social media to Grow Your Craft Business

1. Using WhatsApp for advertising.

Set Up a Business WhatsApp Account --> Build Your WhatsApp Contact List --> Enable Location Services --> Create Your Ad --> Add a Geotag --> Send Your Ad --> Encourage Action --> Respond Promptly --> Monitor Engagement --> Repeat and Improve

2. Using pamphlets, catalogues, brochures, and banners.

Define Your Purpose--> Craft Your Message--> Gather Visuals--> Create Engaging Content --> Design Materials --> Add Contact Info--> Print and Distribute--> Maintain Consistency--> Update as Needed --> Seek Feedback --> Evaluate Impact

3. Using local festive seasons, trade fairs, and special occasions.

Identify Local Events --> Choose crafts to showcase, considering demand and cultural relevance --> Stock Up to meet increased demand and avoid shortages--> Set Up Display--> Promote Participation --> Offer Deals--> Decorate creatively--> Showcase Craftsmanship--> Engage Customers --> Collect Contacts --> Follow Up --> Evaluate and Learn --> Keep a Calendar

## G. Power of Branding and its application

### Branding

Use photographs and videos for building the brand identity.

- i. Build Trust
- ii. Consistency
- iii. Tell Your Story

## H. Importance of Packaging

### Importance of Packaging for craftsmen

Packaging serves as a tangible representation of an artisan's skill and creativity. This involves incorporating elements that highlight the artisan's style, materials used, and the overall aesthetic, creating an immediate visual connection between the packaging and the artisan's craftsmanship.



## I. Building trust and credibility

### The Significance of Quality Certifications in building credibility

To ensure the creations of Artisans and Craft people stand out and are trusted by consumers, obtaining quality certifications from relevant authorities becomes crucial. In India, certifications like the ISI mark and Hallmark play an important role in assuring quality and safety standards.

- **Assurance of Quality**

**ISI Mark:** For artisans and craftspeople, having ISI mark on their products ensures that their creations meet the highest quality benchmarks.

<https://www.bis.gov.in/product-certification/products-under-compulsory-certification/scheme-i-mark-scheme/>

**Hallmark:** Hallmark certification authenticates the purity and fineness of precious metal articles like gold and silver jewellery. Goldsmiths and jewellery artisans can avail this certification to establish their reputation for crafting genuine and high-quality jewellery.

<https://www.bis.gov.in/hallmarking-overview/>

- **Customer Trust and Credibility**

When customers see certifications like the ISI mark or Hallmark on a product, they feel more confident in their purchase.

## 7.2 Building Customer Relations

### A. Understand the impact of personal presentation on customers.

- First Impressions matter
- Reflecting your craft's quality
- Building trust
- Positive Interaction
- Word of mouth
- Repeat business
- Carve your own space

### B. Knowledge of products is essential for meeting customer needs

- Master your trade
- Identify Features and Benefits
- Match Features with Customer Needs
- Build Trust
- Delight Your Customers
- Repeat Business
- Adapt and Grow

### C. Customer feedback is crucial for improvement.

Methods to gather feedback from customers-Various Methods to Gather Feedback

- Direct Conversation
- Online Survey
- Feedback Forms
- Social Media
- Email Surveys
- Feedback Cards
- Customer Reviews
- Observation

### D. Crafting Customer Loyalty for Artisans

Personalized Service

Incentive Plans

Deals and Special Offers

Stay in Touch

Ask for Feedback

### E. Understanding marketplaces and their types

Marketplaces are like busy gathering places where people come to buy and sell things. For artisans and craftspeople in India, these are super important because they help you reach more people who want to buy your beautiful crafts and services. There are two main types of marketplaces physical and digital.

#### Physical Marketplace:

- Local Markets
- Craft Fairs and Exhibitions
- Specialty Stores

#### Digital Marketplace:

- Websites
- Online Marketplaces
- Social Media Platforms like Facebook, Instagram, and Pinterest
- Craft Marketplaces Examples include Craftsvilla and IndiaMART

#### Government E- Commerce portals.

- GeM (Government e Marketplace) - The Government e Marketplace (or e-Marketplace) (GeM) is an online platform for public procurement in India. (<https://gem.gov.in/>)
- ONDC ( Open Network for Digital Commerce)- ONDC empowers all Indian businesses to excel in e-commerce. Quality of service is paramount on its open network, allowing businesses, big or small, to thrive by aligning their services with ONDC. (<https://ondc.org/ondc-buyer-apps/>)

### F. User Registration process for digital marketplaces

Registering and Listing Products/Services on Digital Marketplaces Step-by-Step Guide

Choose a Digital marketplace/ platform --> Registration --> Business verification --> Account setup --> Product/Service Listing --> Optimize listings for better visibility and sales --> Publish your listings --> Monitor and manage listings --> Promote your listings --> Provide excellent customer service

## 7.3 Success Stories of Collective Business

### Collective Business for Artisans and Craftspeople in India

**A. Collective business:** Artisans collaborate, pool resources, and work as a team to achieve shared craft goals, a growing trend in India. Examples in various craft domains.

- **Artisan Cooperatives:** <https://www.kvic.gov.in/>
- **Craft Clusters:** <https://sfurti.msme.gov.in/>
- **Online Marketplaces:** and <https://ondc.org/ondc-buyer-apps/> <https://gem.gov.in/>
- **Craft Producer Groups:** "Dastkar" is an example of an organization that promotes craft producer groups in India.
- **Community Workshops:** Community workshops facilitate shared workspace and innovation.
- **Government Initiatives:** The Indian government has initiated various programs to promote craft clusters and artisan cooperatives.
- **Craft Exhibitions and Fairs:** Artisans collectively exhibit at craft fairs and exhibitions.
- **Artisan Producer Companies:** In some cases, artisans register themselves as producer companies, allowing them to collectively manage and own their businesses. These companies often receive support from government agencies and non-profits. "TARAGram" is an example of a producer company that supports artisans in India.

## B. Learning from success stories

Lessons for Artisans and Craftspeople from Lijjat Papad	Scaling of Service dominated businesses from Javid Habib
<p>Lijjat's women's cooperative is in India since 1959 exemplifies empowerment, sustainability, and success for artisans. Valuable lessons for various trades.</p> <ol style="list-style-type: none"> <li>1. Collective effort empowers artisans.</li> <li>2. Identify and use unique skills.</li> <li>3. Commit to unwavering quality.</li> <li>4. Profit-sharing fosters ownership.</li> <li>5. Craft businesses impact communities.</li> <li>6. Adopt eco-friendly practices.</li> <li>7. Embrace adaptability and innovation.</li> <li>8. Invest in branding and marketing.</li> <li>9. Preserve tradition while evolving.</li> </ol> <p><b>Learnings from Lijjat:</b> Collective, quality, empowerment, sustainability for artisan success.</p>	<p>Javed Habib's salon chain success through innovation and collaboration offers insights for scaling service businesses in India.</p> <ol style="list-style-type: none"> <li>1. Clear vision and consistent branding.</li> <li>2. Franchise collaboration, local expertise.</li> <li>3. Education, quality assurance.</li> <li>4. Innovation, digital presence.</li> <li>5. Customer-centricity, personalization.</li> <li>6. Community engagement, CSR.</li> <li>7. Diversified services.</li> <li>8. Quality control and monitoring.</li> <li>9. Market research and adaptation.</li> </ol> <p><b>Learnings from Javed Habib:</b> Innovation, customer engagement, consistency, market trends and branding.</p>

### Success Story: The Mitticool Clayman

Mansukhbhai Prajapati remoulded his family's struggling pottery business to produce the Mitticool range of ingenious earthenware, including a fridge that works without electricity.

Originally from Morbi village in Rajkot, South Gujarat, Prajapati, a tenth standard dropout, began working at a tea-stall after his father discouraged him from entering the family's pottery business. Later, he became a supervisor at a roof-tile manufacturing company and eventually, in 1989, returned to his passion for pottery by producing tavdi or tawa (frying pan) from clay.

His interest in innovation that led him to develop the Mitticool water filter, way back in 1997. A lot of rigorous experimentation went into his work on the Mitticool refrigerator, which he launched in 2002. It takes about seven days to make one Mitticool fridge. The special terracotta clay used is baked at 1,200 degree Celsius to harden it. Like any clay pot used to cool water, the fridge too works by keeping the inside temperature 10 degrees lower than the outside.

The refrigerator harnesses water's power to remove heat through evaporation. A top upper chamber stores water, which gradually drips down the sides to the refrigerator—evaporating, and removing heat gradually from the inside chamber. A small faucet tap is also provided at the front lower end of the chamber to tap out the water for drinking use. This fridge requires no maintenance other than basic cleaning and helps reduce electricity bills, saving many rural families a substantial sum of money. Measuring 27 inches high and 15 inches wide, the fridge costs between Rs.3,000 to Rs.3,500.

In addition to the fridge, Mitticool sells a variety of other clay-made products that are affordable to the poor.

Mitticool sells at least 50 refrigerators, 500 clay waterfilters, 500 pressure cookers, and 1,000 frying pans a month. Around 20 units of Mitticool have been exported to the UK, Africa and Nairobi. Prajapati has now been invited to Africa to set up a unit there. He attends about 2-3 exhibitions a year to market his products in hopes they will catch on in the international markets.

## Exercise

### Multiple Choice Questions (MCQs)

- 1) Which of the below option is not a characteristic of an entrepreneur?  
a) Determination      b) Managing stress      c) Non-flexible      d) Moderate risk bearing
- 2) Which of the following is not a legal entity?  
a) Partnership      b) One Person Company      c) Freelancer      d) Self Help Group
- 3) Which of the following does not help in controlling expenses?  
a) Bulk buying      b) Using energy efficient technology  
c) Buying for long-term future needs      d) Prioritizing essential expense
- 4) What is the full form of PMEGP?  
a) Prime Minister Employment General Programme  
b) Prime Minister Embayment General Programme  
c) Prime Minister Employment Generation Programmed  
d) None of the above.
- 5) Which of the following is not an e-commerce platform? (Module4)  
a) Instagram      b) Amazon      c) ONDC      d) Myntra
- 6) Depending on the brand, the charging port of a mobile phone can be  
a) USB-C      b) Micro-USB      c) Lighting port      d) All of the above
- 7) Where in your mobile phone can you explore all the features of the phone?  
a) App Store      b) Chrome      c) Settings      d) Camera
- 8) Which application can help you download other application legally and safely?  
a) Google Search      b) Google App      c) App Store      d) Google Maps
- 9) If you want to learn new skills or share videos about your craft, which of the following can you use?  
a) Email      b) YouTube      c) Voice Recorder      d) WhatsApp
- 10) What of the following are features of BHIM UPI App?  
a) Make Digital Payments      b) Receive Digital Payments  
c) Recharge Mobile Phone      d) All of the above
- 11) Money we receive by selling our services/products is our  
a) Assets      b) Savings      c) Income      d) Profit
- 12) Quickest, Cheapest and Easiest way of receiving electronic payment from our customers is through  
a) Internet Banking      b) Credit Card      c) UPI      d) Cash
- 13) Which government-issued document is commonly accepted as both proof of identity and proof of address for KYC?  
a) Passport      b) Driver's Licence      c) Birth Certificate      d) School Id Card



14) In a savings account, interest is usually calculated and credited to the account:

- a) Quarterly                      b) Annually                      c) Daily                      d) Never

15) Which level of Consumer Court has jurisdiction over cases involving claims up to Rs. 20 lakhs?

- a) District Consumer                      b) State Consumer Court  
c) National Consumer Court                      d) Supreme Court

16) What do you understand by marketing?

- a) Promoting and advertising products or services    b) Crafting products  
c) Selling products                      d) Ignoring customers' needs

17) What does USP stand for?

- a) Unique Selling Proposal                      b) Unique Selling Point  
c) Universal Sales Practice                      d) Unwanted Selling Product

18) How can social media platforms benefit artisans in marketing?

- a) By connecting with customers and showcasing their work  
b) By avoiding customer interactions  
c) By increasing production  
d) By ignoring product quality

19) Why is customer feedback important?

- a) To share it on social media                      b) To boost self-esteem  
c) To use it for continuous improvement                      d) To ignore customer opinions.

20) What are some benefits of selling crafts or services online through digital marketplaces?

- a) Limited customer reach                      b) Increased visibility and access to a broader customer base  
c) High registration fees                      d) None of the above

21) What industry did Lijjat revolutionize through its cooperative model?

- a) Jewellery                      b) Textiles                      c) Carpentry                      d) Papad

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