

LIFE AND EMPLOYABILITY SKILL PRACTICAL

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		Assignments			
1		Topic:		10	
2		Topic:		10	
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4		Topic:		10	
5		Topic:		10	
		Total (to be converted into 10)		50	

Experiment 1

Date:

Listen to the following passage and take down notes:

Global warming is the increase in Earth's temperature due to the greenhouse gases by burning fossil fuels. Between 1906 and 2005, it increased 0.6 to 0.9 degrees Celsius and it doubled in the last 50 years.

The cause of global warming is the increasing quantity of greenhouse gases such as carbon-di-oxide, methane and nitrous oxide in our atmosphere. In addition to burning of fossil fuels, deforestation, smoke from vehicles and factories cause global warming. Since the Industrial Revolution began in about 1750, carbon dioxide level has increased nearly 38 % in 2009 and methane level 148 %.

Greenhouse gases are not actually harmful to earth. They trap heat in the Earth's atmosphere to keep the planet warm enough to sustain life; this process is called the greenhouse effect. Without this, the Earth would be too cold for humans, plants and other creatures to live. However, higher levels of these gases trap more heat and the temperature of earth increases more and more. This is what we say as global warming.

The impact of global warming is far greater than just increasing temperatures. Current research is showing that the water cycle is changing and rainfall patterns are shifting to make the already dry areas even drier. Global warming is thus causing water shortages and an intense amount of distress to the over 2.5 million people in dry regions. These regions are degrading into desert. This process is called desertification. Perennial ice cover in the Arctic is melting at the rate of 11.5% per decade. The thickness of the Arctic ice has decreased by 48% since the 1960s. Since 2010, the Antarctic ice melt rate has doubled. The Earth's sea level has risen by 21 cm since 1880. Power Dissipation Index (PDI) which measures the destructive power of tropical cyclones has increased in the Pacific by 35% and in the Atlantic it has nearly doubled. Research has found that the Earth's temperature could rise between 2°C and 6°C by the end of the 21st century.

Notes on Global Warming

Global warming - increase in Earth's temperature - burning fossil fuels- 1906 and 2005-0.6 to 0.9°C- doubled in 50 years – cause: increasing greenhouse gases –CO²,CH₄ and N₂O - burning of fossil fuels- deforestation- smoke from vehicles - Industrial Revolution 1750 - CO² increase 38 % in 2009 - CH₄ 148 % - Greenhouse gases not harmful to earth- trapping heat to sustain life- the greenhouse effect- too cold for humans, plants and other creatures - higher levels - more heat - global warming -The impact GW: - water cycle changing- rainfall patterns shifting - dry areas even drier -water shortages - distress to 2.5 m people - degrading into desert- desertification-Perennial ice cover - Arctic - 11.5% per decade- thickness of ice decreased by 48% 1960s- Since 2010 Antarctic ice melt doubled- Earth's sea level rise -21

cm since 1880-Power Dissipation Index (PDI) --increase in Pacific 35% - in Atlantic doubled-Research : Earth's temp. rise between 2°C and 6°C - end of 21st c.

Experiment 2

Date:

Listen to the passage and answer the following questions:

Pollution

Pollution is the process of making land, water, air or other parts of the environment dirty and unsafe or unsuitable to use.

Land can become polluted by household garbage and by industrial waste. In 2010, Americans produced about 250 million tons (226.8 million kilograms) of garbage, consisting of product packaging, furniture, clothing, bottles, food scraps, newspapers, appliances, paint and batteries. According to the Environmental Protection Agency (EPA), it is about 4.3 pounds (1.95 kg) of waste per person per day. According to the Green Schools Alliance, Americans generate 30 billion foam cups, 220 million tires, and 1.8 billion disposable diapers every year.

Water pollution happens when chemicals or dangerous foreign substances are introduced to water, including chemicals, sewage, pesticides and fertilizers from agricultural runoff, or metals like lead or mercury. The EPA also states that the most common contaminants in the United States are bacteria, mercury, phosphorus and nitrogen. Warming water can also be harmful. The artificial warming of water is called thermal pollution. When a factory or power plant is using water to cool its operations, it ends up with discharging hot water. This makes the water hold less oxygen and can kill fish and wildlife.

The air we breathe has a very exact chemical composition; 99 percent of it is made up of nitrogen, oxygen, water vapor and inert gases. Air pollution occurs when harmful gases are added to the air through smoke from vehicles and factories. A common type of air pollution happens when people release particles into the air by burning fuels. Another common type of air pollution is dangerous gases, such as sulfur dioxide, carbon monoxide, nitrogen oxides and chemical vapors. According to the WHO, ambient air pollution contributes to 6.7 percent of all deaths worldwide. Air pollution kills more than 2 million people each

year. In 1984, the release of harmful gas at Union Carbide plant in Bhopal killed over 2,000 people, and over 200,000 suffered respiratory problems.

Questions and Answers:

1. **How much of waste is produced by an American a day?**
4.3 pounds (1.95 kg) of waste is produced by an American a day
2. **What is thermal pollution?**
The artificial warming of water is called thermal pollution. When a factory or power plant is using water to cool its operations, it ends up with discharging hot water.
3. **Which country people have suffered a lot in 1984 due to air pollution?**
In Bhopal country people have suffered a lot in 1984 due to air pollution
4. **Name any two of the most common contaminants in water found in America?**
Mercury and Nitrogen are two of the most common contaminants in water found in America.
5. **What does EPA stand for?**
EPA stands for Environmental Protection Agency.

Experiment -3

Date:

Listen to the following passage and fill in the blanks with the exact words heard:

Environment

Environment, in broader sense, refers to everything around us both the living organisms, otherwise known as biotic components such as human beings, animals, birds, trees and plants and the non-living organisms, also called as abiotic components such as rocks, rivers, mountains and planets. Environmental study chiefly focuses on how Nature works, how the different components of nature interact with each other and how we, as human beings, affect our environment.

Everything in nature is interconnected and interdependent, or at least exchange what they have, primarily for their survival and existence. Plants, as we know, stand by soil, water, air and the sun light and identically human beings and animals are fed on by the same plants. What we breathe out that the trees breathe in and vice versa. The earth itself comprises of four spheres to fulfill many of the requirements of lives on it, that is, the land surfaces of earth making Lithosphere offers minerals and materials for construction and agriculture, the water surface of the earth forming hydrosphere, remains elixir of all lives, the air surface, recognized as atmosphere, in turn, featherbeds all forms of life and finally, various life forms

on earth including micro organisms, collectively known as biosphere supplies the food we eat, the dress we wear and the transport we enjoy.

What do you mean by natural resources? Everything that is obtained from nature and is very beneficial and essential for lives on earth can be named as natural resources. But what happens to these natural resources? Man's increasing demand depletes these resources in a much faster rate. For instance, the following deforestation rate would tear your heart out to know that it is 26% in 1985, but 50% in 2005 and the same, as researchers anticipate, would be 67% in 2020. Nature is ready to renew its resources but man's consumption is higher than nature's replenishing rate.

Deforestation leads to lack of rainfalls that affects agriculture that, in turn, questions the food supply to man who works his fingers to the bone to deforestation. Thus the balance among four spheres is disturbed by man who thus, knowing or unknowingly, contributes to global warming, climate change and various forms of pollution which results in natural disasters such as tsunami, earthquake and cyclones. What mother earth has provided to man and what man has given in turn to her mother is the question that would awaken man to preserve the environment.

Questions:

1. Living organisms are otherwise known as biotic components.
2. Man's consumption is higher than nature's replenishing rate.
3. The water surface of earth forming hydrosphere remains the elixir of lives on earth.
4. Deforestation leads to lack of rainfalls that affects the agriculture.
5. But What happens to these natural resources?

Experiment 4

Date:

Say in a sentence instantly on hearing the following words:

- | | | |
|--------------|---|--|
| 1. afraid | - | I'm not afraid of talking to her. |
| 2. always | - | Children always speak truth. |
| 3. attend | - | All of us have to attend the meeting without fail. |
| 4. beautiful | - | This dress is beautiful but very expensive. |
| 5. become | - | My friend has become the class representative. |

- | | | |
|---------------|---|---|
| 6. book | - | My favourite book is Shakespeare's "Hamlet". |
| 7. breakfast | - | I had my breakfast just now. |
| 8. come | - | Have you already come to this place? |
| 9. decide | - | I have decided to go for higher study. |
| 10. children | - | Children are fond of sweets and ice-cream. |
| 11. different | - | She is different from others in her approach. |
| 12. easy | - | Getting a govt. job is not easy nowadays. |
| 13. famous | - | Salem is famous for mangoes. |
| 14. friend | - | Latha is my best friend since my school days. |
| 15. work | - | My father is working in Pollachi. |
| 16. happy | - | I am happy about your progress in the exam. |
| 17. holiday | - | Is tomorrow a holiday? |
| 18. important | - | We have an important meeting today. |
| 19. know | - | I know where he is studying. |
| 20. never | - | I would never commit this mistake again. |

Experiment: 5

Date:

Making Expressions of Politeness Used in Communication

1. Context: How will you greet your friend?

Hi Reshma, how are you? What's new with you?

2. Context: How will you greet someone during a festival?

Wish you a happy Pongal / Diwali / Christmas / New year / Ramzan.

3. How will you congratulate someone on his success?

That's great. I'm proud of you, Vinitha. Congratulations. (Or)

Congrats. You have made a big move. What about treat?

4. How will you compliment /encourage someone?

Vow. You look really smart in this dress. /

That's a nice try. Go ahead.

5. How will you offer help to someone?

May I help you? / What can I do for you? / Would you like to have my pen?

6. How to make a request politely?

Could you please bring me your book tomorrow? /

Would you mind opening the window, please?

7. How will you express gratitude?

Thank you / Than you very much / Thanks / Thanks a lot.

I express my sincere thanks to Mr. Mohan.

8. How to apologize?

I'm very sorry. That's entirely my fault. / Please, forgive me for my words the other day. /

Sorry to bother you madam. Can I remit my exam fees tomorrow?

9. How to make complaints politely?

Well, I'm afraid. I have something to say against your son./ I wish, you wouldn't mind if I point out your mistake.

10. How will you politely look for information?

Excuse me. May I know which time Mumbai express arrives here? / Do you have any idea about this book?

11. How will you ask for somebody's opinion?

Have you got any comments on Surya's recent movie? / How would you react to current political scenario in Tamilnadu?

12. How will you offer your opinions?

In my point of view, it's wrong./ As far as I'm concerned, it makes no difference. / I'm of the opinion that he's right.

13. How will you ask someone to repeat what they say?

I'm sorry. I couldn't hear you./ Pardon sir./ I'm sorry. Would you mind saying that again?

14. How will you express your sympathy?

How unfortunate! Is he in hospital now? / You look upset. Has anything gone wrong? / I know how you feel. But don't lose hope.

15. How will you offer your suggestions?

Why don't we gift a watch? How about sending Ram instead of Venkat? That sounds a nice idea. Why can't we try it?

16. How to seek permission politely?

May I go now sir? / Would you mind if I leave early madam?

17. How will you express your likes / preferences?

I would take a taxi rather than a bus. / I would love to watch "Saravanan Meenakshy". I prefer to walk. What about you?

18. How to express possibilities?

He may get distinction this time. / I'm afraid, he may not be at home now. / I would be surprised if he joins with us today.

19. How to make warnings politely?

Mind your purse. Pickpockets are all around. / You had better not go this way. / I wouldn't do that if I were you.

20. How to invite someone?

We are planning to go to Agra. Why don't you join with us? / I would be pleased if you could attend my marriage next week.

Experiment 6

Date:

1. Introduce yourself as a prospective candidate for the company while facing the interview.

- ☐ Good morning sir. I'm Deepa from Thudiyalur, Coimbatore. ▯
- ☐ I have completed my diploma in Computer Engg. stream with an aggregate of 90%.
- ☐ My skill sets are C, C++, Java and networking.
- ☐ My career objective is to get a platform where my knowledge and skills will work for the growth of the organisation.
- ☐ My strength is self reliance and hard work. And my weakness is being too generous and helpful to others. Sometimes people take advantage of that.
- ☐ My short term goal is to get placed in a reputed company. And my long term goal is making new programmes and applications in my stream.
- ☐ I'm a good team worker, communicator and a socially responsible person.
- ☐ My interests are browsing, reading books and listening to music.
- ☐ I'm a strong believer of the phrase "Action speaks louder than the words".
- ☐ I regard my father as my true source of inspiration. He is the most honest person I have ever seen.
- ☐ That's all about me. Thank you sir.

2. New Factory Manager has been appointed. Introduce him to all the employees.

- ☐ Good morning to one and all present here. I'm so delighted to introduce our new factory manager, Mr. Aravind to you.

- First of all, on behalf of all the employees, I would like to extend a warm welcome to our new production manager.
- As for his education, he graduated from Madras University with first class honours in MBA in 2004.
- With his excellent interpersonal skills and sound manufacturing plans, now, he has the world at his feet.
- As for his experience, he served as Industrial Production Manager in Tata Motors from 2006 to 2010 where he created and implemented new production models.
- Then he proved a real heavy hitter in Ashok Leyland from 2011 to 2014 and improved the manufacturing efficiency there by 40 per cent.
- He is, no doubt, an alpha male, highly skilled in managing human and material resources.
- He is good at implementing high quality standards in production.
- He is held in high esteem for his leadership and teamwork skills.
- Let us all extend our full support and cooperation and be in right lines with him in achieving his new production goals in our firm. Thank you.

Experiment 7

Date:

1. Describe the product you are about to launch in the market.

- Hi everybody! I'm Sathya here to give you the ABC of our new product Apple iPhone 8 that's going to hit the market in the upcoming months.
- You are going to experience, for the first time, Edge to Edge display, of course, with no home button in Apple iPhone 8.
- With a 5.5 inch screen, it is using the latest flexible OLED technology instead of LCD for enhanced contrast ratio and vibrant colours.
- As for speed and efficiency, it comes up with 10-nanometer A12 processor.
- It runs on Li-Ion 3000 mAh battery
- It features eye + fingerprint scanner, 16MP primary camera and 8MP front camera, with 3D-4k resolution.
- Another salient feature of this new flagship is its wireless charging technology supported by glass body.
- It's operating system is iOS 12 and RAM is 4GB

- ☐ What's so amazing is its internal memory that's 256 GB
 - ☐ Last but not least, it's estimated price is to be about \$1200.
- 2.Explain the function and efficiency of the machine manufactured in your company.
- ☐ Good morning sir. I'm Ranjith, sales representative from Leo Unique Products. I'm here to introduce a new machine specifically designed to serve your need.
 - ☐ This is the new Jet Spray Paint Machine.
 - ☐ It includes a base unit with carry belt, hose, and container with high pressure paint spray gun.
 - ☐ It is easy to use; just pull the trigger and paint any surface you want to turn into as you dream.
 - ☐ As the name speaks, it works like a jet. With this one can transform any space into a sensational showplace in just few minutes.
 - ☐ It is ideal for all kinds of painting on flat wall, stucco, brick, paneling, concrete, wood, glass and all smooth surfaces.
 - ☐ It saves your time and money and makes your dream home look smart.
 - ☐ Its power consumption is just one unit per hour.
 - ☐ It's so easy to carry with just 2kg.
 - ☐ It's all in one machine and with this you can paint, stain and varnish.
 - ☐ Its price is, of course, very cheap, just 3999 rupees. Why can't you try it at now?
 - ☐ That's all about our new machine. Thank you.

Experiment 8

Date:

1.Talk to your colleague working in the factory about the safety standards to be implemented in the factory after the visit of Inspector of Factories

Riyaz: Sorry to bother you Mr.Anand. Anything went wrong in our factory? I could see the visit of Safety inspector the other day.

Anand : Don't think the other way Mr. Riyaz. It's just their periodical visit.

Riyaz : Do you have any idea about how the Inspector reviewed our ESM ?

Anand: Yes, of course. I'm preparing the annual ESM report this year. The inspector says, our present ESM is not adequate.

Riyaz: What did he recommend to improve the safety standards?

Anand: He insisted to install Fire detectors with alarm system.

Riyaz: Of course, it's essential. What else?

Anand: We are going to set up emergency lifts for our factory.

Riyaz: Why is it necessary?

Anand: it's mainly for rapid evacuation of incapacitated persons, especially during fire accidents.

Riyaz: Anything else?

Anand: We are planning to conduct a periodical Employers Health Care Camp to say goodbye to occupational diseases.

Riyaz: That sounds a nice safety measure! It'll surely keep away lungs and skin diseases.

Anand: Yes Mr.Riyaz. Consideration of new fire resistant helmets, shoes, insurance packages and awareness programmes are also in the list to ensure OHS. I'm sorry, it's time to meet the manager. Would you mind if we extend this discussion a little later?

Riyaz: Not at all. Thank you very much Mr.Anand. You've really awakened me.

Anand: It's my pleasure!

(Note: ESM=Essential Safety Measures, OHS= Occupational Health and Safety)

2.Speak with your immediate boss about the progress you have made.

Sathya: Good morning sir. May I know why I'm called for?

Sales Manager: Good morning, Miss.Sathya. Please take your seat first.

Sathya: Thank you sir.

Manager: Can you give me few minutes of your time to discuss the sales of our new software?

Sathya: Sure sir. I'm glad to have a chance to talk about that.

Manager: How is the response from the clients?

Sathya: It's so impressive sir. The sales has almost doubled in the second quarter.

Manager: Do you hope to achieve your sales target this year?

Sathya: Certainly sir. My sales target is 25000 units and till now, about 14000 are sold. I hope, I've almost won half the battle.

Manager: That is amazing. Did You come across any issues on the way?

Sathya: Yes sir. We have received few complaints from some clients.

Manager: Tell me something about that.

Satyam: There is no compatibility issues. As reported, the software has stopped working after a couple of weeks.

Manager: What have you done to address this issue?

Sathya: Our expert team has figured out the reason. It is trying its best to set right the issue soon.

Manager: Have you charted out new sales zones?

Sathya: Yes sir. We are planning to look for more overseas clients.

Manager: What about your progress in that?

Sathya: We've already identified some prospective multinational companies and introduced the product. We're waiting for a favorable response.

Manager: Well done Miss.Sathya! You've made a big move. I see you in the next week in the general meeting.

Sathya: Thank you for your encouragement sir. I'm always at your service.

Experiment 9

Group Discussion

Date:

Dos in GD

- Be smart, neatly dressed, cheerful and confident
- Be assertive and positive in your approach
- Initiate the discussion if you understand the topic
- Allow others to speak, listen to others with interest
- Be brief and talk to the point
- Be authentic, accurate, analytical, logical and reliable in your statement
- Take the chance to conclude or summarize the points discussed at the end
- Be polite and keep eye contact throughout the GD

Don'ts in GD

- Don't be emotional and nervous in your expressions

- Don't interrupt others while they are presenting their points
- Don't be a mere spectator but a participant, trying your best twice or thrice
- Don't be rude and aggressive even though someone disagrees with you.
- Don't bluff
- Don't indulge in unnecessary or side-talk with others.

Practice – Group Discussion

Topic: Has the harassment of women at workplace come to an end or not?

Group members: 8

Duration : 8 minutes

Sowmiya: Hi friends, today our topic for discussion is whether the harassment of women at workplace has ceased or not? Let me first initiate the topic and define the issue on hand. We all know, the Sexual Harassment of Women at Workplace Act, 2013 came into force on December 9th, 2013. It is a significant step by the government in response to the nation-wide protest against Delhi Gang Rape 2012.

Sanjay: You are right Miss.Sowmiya. The question now is why the harassment still persists, though severe punishments and penalties are included in the Act.

Kiritika: Excuse me, I'm very sorry to disagree with what our friend Mr. Sanjay says. What do you mean by severe punishment? For a man committing such an offence, the Criminal Law (Amendment) Act, 2013, Section 354 prescribes one to three years imprisonment and/or a fine. Is that all you mean as a severe punishment?

Nandini: Of course, Kiritika is right. Only a severe punishment can put a full stop to this issue. You know, in Afghanistan, a culprit indulged in rape is shot dead within four days of the crime and in Saudi Arabia, he is stoned to death in public.

Ganesh: hello friends, lend me your ears, please. Harassment means not only rape but also , as the Act says, a demand or request for sexual favours or even showing the pornography to working women. Above all, Indian laws maintain respect for Life. That's why, only in extreme cases, the committed is sentenced to death punishment.

Vidhya: It's ok Mr.Ganesh. But the harassment act 2013 asks the woman to give her complaint in writing within three months

from the date of incident.You know very well, neither the woman nor her parents would come forward and put her future life or family heritage at risk.

Gayathri: Yes Vidhya. It's one the reasons why men take advantage of that.

John: Yes, I also agree with our friend Miss. Gayathri. The rate of harassment of women has hiked even after this Act(2013). All over India, 34000 rapes have been reported in 2014 and 36735 in 2015. It's a big number, isn't it?

Kirutika: There is another reason Mr.John. Many aggrieved women are still not aware of the laws meant for them.

Sowmiya: It's true. The implementation of this Act is also questionable.

Vidhya: I too feel the same. Many industries have paid no attention to this Act. You know, friends, according to a FICCI-EY November 2015 report, 36% of Indian companies and 25% among MNCs are not compliant with the Sexual Harassment Act, 2013

Sowmiya: Ok friends, it is time to end up our discussion. On behalf of all, let me summarize the points we discussed so far. The reports say, the harassment of women is still on the go. We feel that severe punishments coupled with awareness of legal provisions may solve the issue gradually. I thank you all for listening to me and for your active participation. Thank you very much.

Experiment 10

Date:

Framing New Questions from the Given Pattern

1. Box – 1

Where	is	my report?		
What	do	you	know about	this problem?
Why	is	it	important?	
How much	did	you	pay	for this work?
Who	asked	you	to send	this mail?

Framed Questions:

1. Where is my room?
2. How do you know about this problem?
3. Why is it expensive?
4. How much did you spend for this project?
5. Who asked you to install this software?

2. Box - 2

How many	clients	attended	the meeting	Yesterday?
How	will	you	solve	this problem?
Who	is	the manager	of this factory?	
When	will	you	go	to Mumbai?
Which software	would	you	like to	order?

Framed Questions:

1. How many officials attended the meeting yesterday?
2. How will you complete this project?
3. Who is the organizer of this programme?
4. When will you go to Chennai?
5. Which device would you like to buy?

Experiment 11

Date:

Making Sentences from the given patterns

Box 1

The workers	are	on strike.	
There	is	a branch	in Chennai.
There	are	25 clients	here.
Sheela	works	in the first shift.	
We	manufacture	dying machines.	

Framed New Sentences:

1. The bank employees are on strike.
2. There is a canteen here.
3. There are 10 products here.
4. Ravi works in the night shift.

Scholastic

5. We manufacture programming softwares.

Box 2

He	was	promoted	as a project manager	yesterday
Many employees	come	to office	by car.	
The industry	is shut	for May Day.		
She	had	a discussion	with his manager.	
He	tried	at his best	to get	the order.

Framed New Sentences:

1. Mr. Ganesh was promoted as a Union Leader Yesterday.
2. Many employees come to office by staff bus.
3. The industry is closed on Sundays.
4. She had a discussion with the committee members.
5. She tried at her best to get the order.

Experiment 12

Prepare a resume for the post of Department Manager

RESUME

S. Ranjitha

Contact: 8098962011 / 9685984578, **e-Mail:** Ranjithacbe@gmail.com

Career Objective

Looking for challenging position in an ever-expanding firm like yours where my skills, knowledge and creativity would grow up on par with the progress of the firm.

MBA from PSG College of Technology with 76%

B.E. in Computer Engg., from PSG College of Technology with 82%

Diploma in Computer Engg., from Govt. Polytechnic College for Women, Coimbatore with 86 %

Professional Summary

From 1-07-2010 to 16-05-2012

As Supervisor at Info Tech, Coimbatore
Learnt to analyze and solve problems in Computer Programming and Applications

From 28-06-2012 to 12-06-2016

As a Assistant Sales Manager in HCL Technologies, Chennai
Learnt business strategies involved in the sales
of softwares and achieved a target of 30 % rise in sales within 3 months

Core Competencies

- ☐ Fluency in English, Tamil and Hindi
- ☐ Skilled at C++, Java, MySQL, MATLAB, Adobes Dreamviewer
- ☐ Ability to deal with problematic situations diplomatically and result-orientedly

Career Accomplishments

- ☐ Hands-on Experience in working with Department Manager for Managing Sales, annual budget, monthly forecasting, Purchase and Strategic plans.
- ☐ Successful track record of progressive sales and client services
- ☐ Successfully Managed human and material resources in IT and Project management departments

References

Strong References are available on request.

Personal Snippets

Date of Birth: 5th August, 1993

Residence: 35, Sophia Avenue, Sivanandha Colony, Coimbatore-12

Linguistic Abilities: English, Tamil and Hindi

I hereby declare that all statements made by me here are true and not misleading to the best of my knowledge.

Signature:

Name : S. RANJITHA

Date :

Experiment 13

Date:

Prepare an Outline of a Project to Obtain Loan

Project Title: A Project On Establishment of Home Appliances Show Room

Name of the Applicant : S. Gayathri

Name of the Bank: State Bank of India, Coimbatore

Outline of the Project:

1. Business Plan

1.1 Business Overview

(Description of business- products and services of the company -Pricing and Distribution methods)

1.2 Sales and Marketing Plan

(About Expected Customers-Advertising and Marketing policies)

1.3 Operating Plan

(Company Location – Equipment/ machinery to be purchased – Environment Aspects-Feasibility Report)

1.4 Human Resources Plan

(Demonstrating the ability to recruit and retain the right employees- Procedures)

1.5 Action Plan

(Actions planned to be executed – deadlines)

1.6 Executive Summary

(Objectives of the Project – Descriptions –Nature of Operations – Experience and Expertise of the Management Team – Details of the Promoters – Risk Assessment – Legal Advisors)

2. Financial Plan

2.1 Company Information

(Name-Address-Contact Details – Proposed Start Date)

2.2 Sales

(Proposed Sales Activities – Cost of Sales – cost of Purchases – Fund required for Advertisements)

2.3 Expenses

(Estimated Salaries – Office Expenses –Expected Insurance and Taxes – Bank Charges)

2.4 Income Statement

(Expected Gross Profits – P/L before Taxes and After Taxes-Expected Net Income)

2.5 Statement of Financial Position

[Assets (Cash, building, machinery, furniture) and Liabilities (Bank Loan, Income Tax payables and debts) – Expected Two years financial statements]

2.6 Cash Flow

(Estimated Cash flow for three years – Sales, income and expenses)

2.7 Financial Requirement

(Loan required for Land, Building, Equipment, Furniture, Research and Development)

3. Valid Documents Enclosed

Documents to support and explain the credibility of the Business

3.1 Filled in Application for Loan

3.2 Reports about Market Studies and feasibility

3.3 Expected Clients' Testimonials

3.4 Documents related to securities and mortgages for the loan

3.5 Documents to establish your credit score

3.6 ID Proof and Address Proof

3.7 Bank Account statements for 6 months

3.8 ITR and Statement of Computation of Income for last 2 years if other income sources are available

Place:

Date:

Signature of the Applicant
