

**Program Name** : Diploma in Information Technology/ Automobile Engineering / Digital Electronics / Medical Electronics / Plastic Engineering / Production Engineering / Fashion & Clothing Engineering / Electrical Engineering Group/ Instrumentation/ Instrumentation & Control

**Program Code** : IF/AE/DE/MU/IS/IC/PS/PG/PT/DC/EE/EP/EU

**Semester** : Fifth

**Course Title** : Entrepreneurship Development

**Course Code** : **22032**

### 1. RATIONALE

Globalisation, liberalization and privatization along with revolution in information technology have opened up new opportunities transforming lives of masses. In this context, there is immense opportunity of establishing manufacturing, service, trading, marketing and consultancy enterprises by diploma engineer. Our fast growing economy provides ample scope for diploma engineers to succeed as an entrepreneur. Entrepreneurship requires distinct skill sets which are attempted to be developed through this course. To begin with, this course aims to develop the competency and the related outcomes in order to start small enterprises.

### 2. COMPETENCY

The aim of this course is to help the student to attain the following industry identified competency through various teaching learning experiences:

- **Develop project proposals to launch small scale enterprises.**

### 3. COURSE OUTCOMES (COs)

The theory, practical experiences and relevant soft skills associated with this course are to be taught and implemented, so that the student demonstrates the following industry oriented COs associated with the above mentioned competency:

- Identify your entrepreneurial traits.
- Identify the business opportunities that suits you.
- Use the support systems to zero down to your business idea.
- Develop comprehensive business plans.
- Prepare plans to manage the enterprise effectively.

### 4. TEACHING AND EXAMINATION SCHEME

Teaching Scheme			Credit (L+T+P)	Examination Scheme													
L	T	P		Theory						Practical							
				Paper Hrs.	ESE		PA		Total		ESE		PA		Total		
					Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	
2	-	2	4	--	--	--	--	--	--	--	--	50@	20	50~	20	100	40

(\$):Online Examination; (~):PA has two components under practical marks i.e. the assessment of practicals (seen in section 6) has a weightage of 60% (i.e.15 marks) and micro-project assessment (seen in section 12) and the remaining has a weightage 40% (i.e.10

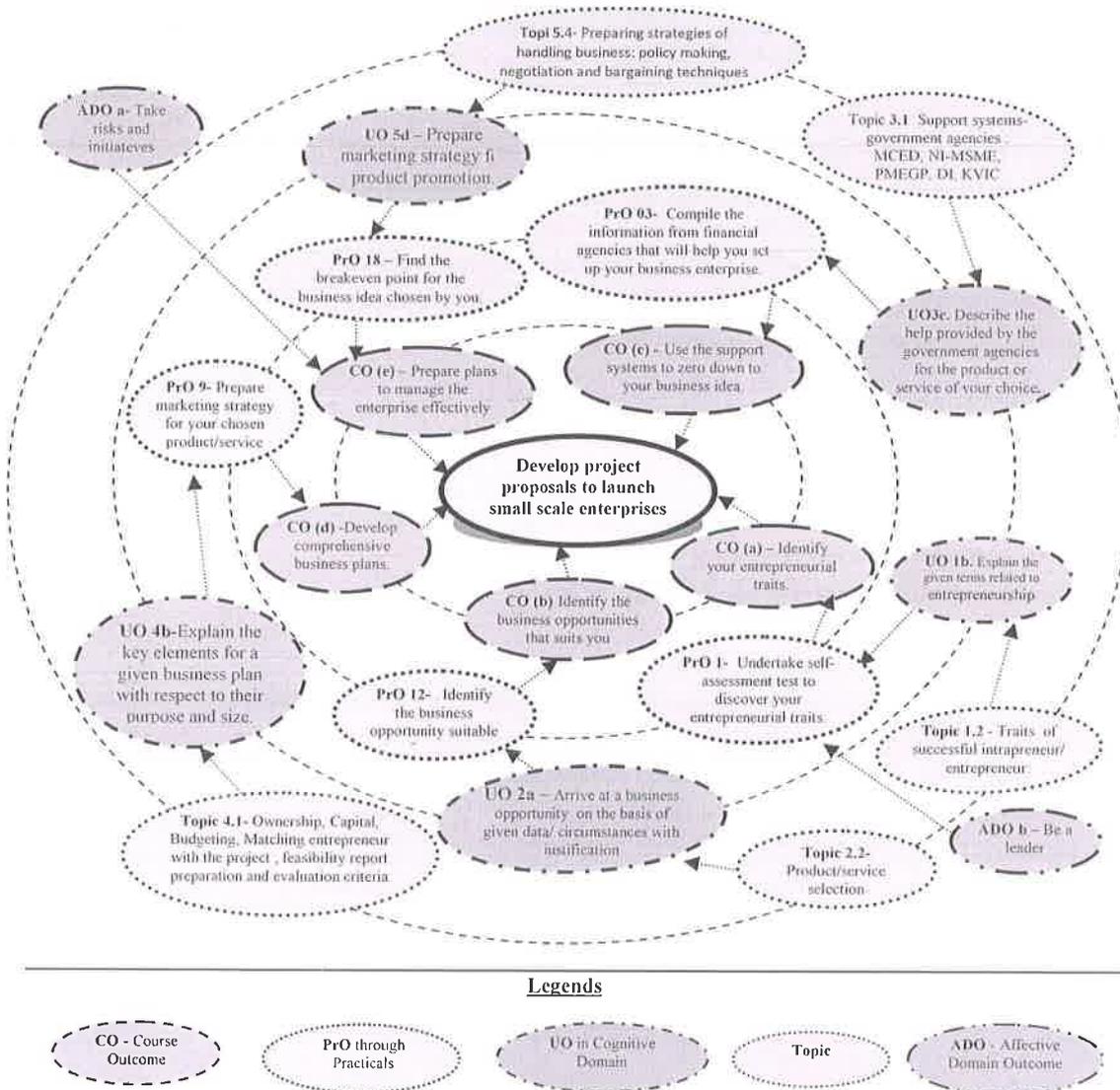


marks) will be average of 2 tests to be taken during the semester for the assessment of the cognitive domain UOs required for the attainment of the COs.

**Legends:** L-Lecture; T – Tutorial/Teacher Guided Theory Practice; P - Practical; C – Credit, ESE - End Semester Examination; PA - Progressive Assessment \$: Online examination.

**5. COURSE MAP (with sample COs, PrOs, UOs, ADOs and topics)**

This course map illustrates an overview of the flow and linkages of the topics at various levels of outcomes (details in subsequent sections) to be attained by the student by the end of the course, in all domains of learning in terms of the industry/employer identified competency depicted at the centre of this map.



**Figure 1 - Course Map**

**6. SUGGESTED PRACTICALS/ EXERCISES**

The practicals in this section are PrOs (i.e. sub-components of the COs) to be developed and assessed in the student for the attainment of the competency.



S. No.	Practical Outcomes (PrOs)	Unit No.	Approx. Hrs. Required
1	Submit a profile summary(about500words) of a successful entrepreneur indicating milestone achievements.	I	02*
2	Undertake SWOT analysis to arrive at your business idea of a product/service.	I	02
3	Generate business ideas(product/service) for intrapreneurial and entrepreneurial opportunities through brainstorming.	II	02*
4	Undertake self-assessment test to discover your entrepreneurial traits.	II	02
5	Identify the business opportunity suitable for you.	II	02
6	Arrange an exhibition cum sale of products prepared out of waste.	II	02
7	Survey industries of your stream, grade them according to the level of scale of production, investment, turnover, pollution to prepare a report on it.	II	02
8	Visit a bank/financial institution to enquire about various funding schemes for small scale enterprise.	III	02
9	Collect loan application forms of nationalise banks/other financial institutions.	III	02
10	Compile the information from financial agencies that will help you set up your business enterprise.	III	02*
11	Compile the information from the government agencies that will help you set up your business enterprise.	III	02
12	Prepare Technological feasibility report of a chosen product/service.	III	02
13	Prepare financial feasibility report of a chosen product/service.	III	02
14	Craft a vision statement and enabling mission statements for your chosen enterprise.	III	02
15	Prepare a set of short term,medium and long term goals for starting a chosen small scale enterprise	III	02
16	Prepare marketing strategy for your chosen product/service.	IV	02*
17	Compile information about various insurance schemes covering different risk factors.	IV	02
18	Organize a funfair of your class and write a report of profit/loss	V	02
19	Find the breakeven point for the business idea chosen by you.	V	02
20	Arrange a discussion session with your institute's pass out students who are successful entrepreneurs.	V	02
21	Prepare a business plan for your chosen small scale enterprise	V	02*
	<b>Total</b>		<b>42</b>

**Note:**

i. A suggestive list of PrOs is given in the above table. More such PrOs can be added to attain the COs and competency. A judicious mix of minimum 12 or more practical need to be performed, out of which, the practicals marked as '\*' are compulsory, so that the student reaches the 'Precision Level' of Dave's 'Psychomotor Domain Taxonomy' as generally required by the industry.



ii. The 'Process' and 'Product' related skills associated with each PrO is to be assessed according to a suggested sample given below:

**Sample Products that can be manufactured under SME**

1. Badges cloth embroidered and metals
2. Bags of all types i.e. made of leather, cotton, canvas and jute etc. including kit bags, mail bags, sleeping bags and water-proof bag
3. Bandage cloth
4. Basket cane (Procurement can also be made from State Forest Corpn. and State Handicrafts Corporation)
5. Bath tubs of plastic
6. Battery Charger
7. Belt leather and straps
8. Bolts and Nuts
9. Boot Polish
10. Brooms
11. Domestic Brushes of different types
12. Buckets of all types of plastic
13. Button of all types
14. Chappals and sandals
15. Cleaning Powder
16. Cloth Covers for domestic use
17. Cloth Sponge
18. Coir mattress cushions and matting
19. Cotton Pouches
20. Curtains mosquito
21. Domestic Electric appliances as per BIS Specifications: Toaster Electric, Elect. Iron, Hot Plates, Elect. Mixer, Grinders Room heaters and convectors and ovens
22. Dust Bins of plastic
23. Dusters Cotton all types except the items required in Khadi
24. Electronic door bell
25. Emergency Light (Rechargeable type)
26. Hand drawn carts of all types
27. Hand gloves of all types
28. Hand numbering machine
29. Hand Pump
30. Hand Tools of all types
31. Handles wooden and bamboo (Procurement can also be made from State Forest Corpn. and State Handicrafts Corporation)
32. Haver Sacks
33. Honey
34. Invalid wheeled chairs.
35. Iron (dhobi)
36. Lamp holders
37. Letter Boxes
38. Nail Cutters
39. Oil Stoves (Wick stoves only)
40. Paper conversion products, paper bags, envelopes, Ice-cream cup, paper cup and saucers and paper Plates
41. Pickles, Chutney and Pappads
42. Pouches for various purposes



43. Safe meat and milk
44. Safety matches
45. Safety Pins (and other similar products like paper pins, staples pins etc.)
46. Shoe laces
47. Sign Boards painted
48. Soap Liquid
49. Spectacle frames
50. Steel Chair
51. Umbrellas
52. Utensils all types

### Sample Services that can be offered under SME

1. Marketing Consultancy
2. Industrial Consultancy
3. Equipment Rental & Leasing
4. Typing Centres
5. Photocopying Centres (Zerowing)
6. Industrial photography
7. Industrial R & D Labs.
8. Industrial Testing Labs.
9. Desk Top publishing
10. Advertising Agencies
11. Internet Browsing/Setting up of Cyber Cafes
12. Auto Repair, services and garages
13. Documentary Films on themes like Family Planning, Social forestry, energy conservation and commercial advertising
14. Laboratories engaged in testing of raw materials, finished products
15. 'Servicing Industry' Undertakings engaged in maintenance, repair, testing or electronic/electrical equipment/ instruments i.e. measuring/control instruments servicing of all types of vehicles and machinery of any description including televisions, tape recorders, VCRs, Radios, Transformers, Motors, Watches.
16. Laundry and Dry Cleaning
17. X-Ray Clinic
18. Tailoring
19. Servicing of agriculture farm equipment e.g. Tractor, Pump, Rig, Boring Machines.
20. Weigh Bridge
21. Photographic Lab
22. Blue printing and enlargement of drawing/designs facilities
23. ISD/STD Booths
24. Teleprinter/Fax Services
25. Sub-contracting Exchanges (SCXs) established by Industry Associations.
26. Coloured or Black and White Studios equipped with processing laboratory.
27. Ropeways in hilly areas.
28. Installation and operation of Cable TV Network:
29. Operating EPABX under franchises
30. Beauty Parlours
31. Creches.

S. No.	Performance Indicators	Weightage in%
1	Leadership skills	20



S. No.	Performance Indicators	Weightage in %
2	Team work	20
3	Lateral/creative thinking	10
4	Observations and recording	10
5	Self learning	20
6	Answer the sample questions	10
7	Submission of report in time	10
<b>Total</b>		<b>100</b>

The above PrOs also comprise of the following social skills/attitudes which are Affective Domain Outcomes (ADOs) that are best developed through the laboratory/field based experiences:

- a. Follow safe practices
- b. Practice good housekeeping
- c. Practice energy conservation
- d. Demonstrate working as a leader/a team member
- e. Maintain tools and equipment
- f. Follow ethical practices.

The ADOs are not specific to any one PrO, but are embedded in many PrOs. Hence, the acquisition of the ADOs takes place gradually in the student when s/he undertakes a series of practical experiences over a period of time. Moreover, the level of achievement of the ADOs according to Krathwohl's 'Affective Domain Taxonomy' should gradually increase as planned below:

- 'Valuing Level' in 1<sup>st</sup> year
- 'Organising Level' in 2<sup>nd</sup> year
- 'Characterising Level' in 3<sup>rd</sup> year.

#### 7. MAJOR EQUIPMENT/ INSTRUMENTS REQUIRED

The major equipment with broad specification mentioned here will usher in uniformity in conduct of experiments, as well as aid to procure equipment by authorities concerned.

S. No.	Equipment Name with Broad Specifications	PrO. No.
1	Seminar Hall equipped with conference table, chairs and multimedia facilities	All
2	Modern desktop Computer with internet connection.	All

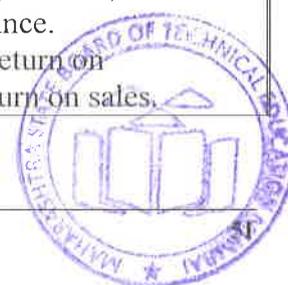
#### 8. UNDERPINNING THEORY COMPONENTS

The following topics are to be taught and assessed in order to develop the sample UOs given below for achieving the COs to attain the identified competency. More UOs could be added.

Unit	Unit Outcomes (In cognitive domain)	Topics and Sub-topics
<b>Unit – I Entrepreneurship Development - Concept and Scope</b>	1a. Describe the procedure to evaluate your entrepreneurial traits as a career option for the given product to be manufactured or services to be rendered.	1.1 Entrepreneurship as a career 1.2 Traits of successful intrapreneur/ entrepreneur: consistency, creativity, initiative, independent decision making, assertiveness, persuasion, persistence, information seeking.



Unit	Unit Outcomes (In cognitive domain)	Topics and Sub-topics
	1b. Explain the given terms related to Entrepreneurship 1c. Describe the salient features of the resources required for starting the specified enterprise. 1d. Identify the characteristics for a given type of enterprise.	handling business communication, commitment to work contract, calculated risk taking. 1.3 Entrepreneurship : scope in local and global market. 1.4 Intrapreneur and entrepreneur 1.5 Types of enterprises and their features : manufacturing, service and trading. 1.6 Steps in setting up of a business.
<b>Unit – II Entrepreneurial Opportunities and selection process</b>	2a. Arrive at a business opportunity on the basis of given data/circumstances with justification. 2b. Describe the scheme(s) offered by the government for starting the specified enterprise. 2c. Suggest a suitable place for setting up the specified enterprise on the basis of given data/circumstances with justification. 2d. Suggest the steps for the selection process of an enterprise for the specified product or service with justification. 2e. Describe the market study procedure of the specified enterprise.	2.1 Product/Service selection: Process, core competence, product/service life cycle, new product/ service development process, mortality curve, creativity and innovation in product/ service modification / development. 2.2 Process selection: Technology life cycle, forms and cost of transformation, factors affecting process selection, location for an industry, material handling. 2.3 Market study procedures: questionnaire design, sampling, market survey, data analysis 2.4 Getting information from concerned stakeholders such as Maharashtra Centre for Entrepreneurship Development[MCED], National Institute for Micro, Small and Medium Enterprises [NI-MSME], Prime Minister Employment Generation Program [PMEGP], Directorate of Industries[DI], Khadi Village Industries Commission[KVIC]
<b>Unit – III Support Systems</b>	3a. Describe the support system required for the specified enterprise. 3b. Describe the help provided by the government agencies for the specified product/service. 3c. Describe the help provided by the non-governmental agencies for the specified product/service. 3d. Compute the breakeven	3.1 Categorisation of MSME, ancillary industries 3.2 Support systems- government agencies: MCED, NI-MSME, PMEGP,DI, KVIC 3.3 Support agencies for entrepreneurship guidance, training, registration, technical consultation, technology transfer and quality control, marketing and finance. 3.4 Breakeven point, return on investment and return on sales.



Unit	Unit Outcomes (In cognitive domain)	Topics and Sub-topics
	point for the specified business enterprise, stating the assumptions made.	
<b>UNIT IV Business Plan Preparation</b>	4a. Justify the importance of the business plan for the given product/service. 4b. Explain the key elements for the given business plan with respect to their purpose/size 4c. Prepare the budget for the given venture. 4d. Prepare the details of the given component of the given startup business plan.	4.1 Sources of Product for Business : Feasibility study 4.2 Ownership, Capital, Budgeting, Matching entrepreneur with the project , feasibility report preparation and evaluation criteria 4.3 Business plan preparation
<b>Unit –V Managing Enterprise</b>	5a. Justify the USP of the given product/ service from marketing point of view. 5b. Formulate a business policy for the given product/service. 5c. Choose the relevant negotiation techniques for the given product/ service with justification. 5d. Identify the risks that you may encounter for the given type of business/enterprise with justification. 5e. Describe the role of the incubation centre for the given product/service.	5.1 Unique Selling Proposition [U.S.P.]: Identification, developing a marketing plan. 5.2 Preparing strategies of handling business: policy making, negotiation and bargaining techniques. 5.3 Risk Management: Planning for calculated risk taking, initiation with low cost projects, integrated futuristic planning, angel investors, venture capitalist. 5.4 Incubation centres: Role and procedure.

*Note: To attain the COs and competency, above listed UOs need to be undertaken to achieve the 'Application Level' of Bloom's 'Cognitive Domain Taxonomy'.*

## 9. SSUGGESTED STUDENT ACTIVITIES

Other than the classroom and laboratory learning, following are the suggested student-related **co-curricular** activities which can be undertaken to accelerate the attainment of the various outcomes in this course: Students should conduct following activities in group and prepare reports of about 5 pages for each activity, also collect/record physical evidences for their (student's) portfolio which will be useful for their placement interviews:

- Develop two products from household waste (attach photographs).
- Download product development and innovative films from internet.
- Prepare a collage for 'Traits of successful entrepreneurs'.
- Invite entrepreneurs, industry officials, bankers for interaction.
- Identify your hobbies and interests and convert them into business idea.
- Convert you project work into business.



- g. Choose a product and design a unique selling proposition, brand name, logo, advertisement (print, radio, television), jingle, packing, packaging, label for it.
- h. Develop your own website. Share your strengths and weakness on it. Declare your time bound goals and monitor them on the website.
- i. Choose any advertisement and analyse its good and bad points.
- j. Decide any product and analyse its good and bad features.
- k. Select any product and prepare its cost sheet.
- l. Choose any product and study its supply chain.
- m. Arrange brainstorming sessions for improvement of any product.
- n. Study schemes for entrepreneurship promotion of any bank.
- o. Visit industrial exhibitions, trade fairs and observe nitty-gritty of business.
- p. Open a savings account and build your own capital.
- q. Organise industrial visit and suggest modifications for process improvement.
- r. Interview at least four entrepreneurs or businessman and identify Charms of entrepreneurship and Traits of successful entrepreneurs.
- s. Analyse case studies of any two successful entrepreneurs.
- t. Perform a survey and identify local resources available for setting up of an enterprise.
- u. Engage in marketing of products.
- v. Carry out a demand supply gap analysis for a particular product.
- w. Organise a prototype development competition.
- x. Arrange fairs, events in the institute and try for sponsorships.
- y. Select any performance criteria and continuously compete with yourself.
- z. On any performance criteria continuously compete with others.
- aa. Foresee your dream and make a long term plan for its accomplishment.
- bb. Dream for something unique and make a write-up.
- cc. Read articles, books on creativity.
- dd. Using morphological analysis technique, reduce cost or increase quality of a product.
- ee. Conduct a market survey for a project. Collect data on machinery specifications, price, output/hr, power consumption, manpower requirement, wages, raw material requirement, specification, price, competitor's product price, features, dealer commissions, marketing mix.
- ff. Prepare a business plan and organize a business plan competition.
- gg. Select a social cause, set objectives, plan and work for its accomplishment.
- hh. Videograph as many as possible from the above and upload on your website, YouTube, facebook.

#### 10. SUGGESTED SPECIAL INSTRUCTIONAL STRATEGIES (if any)

These are sample strategies, which the teacher can use to accelerate the attainment of the various outcomes in this course:

- a. Massive open online courses (**MOOCs**) may be used to teach various topics/sub topics.
- b. '**L**' in **item No. 4** does not mean only the traditional lecture method, but different types of teaching methods and media that are to be employed to develop the outcomes.
- c. About **15-20% of the topics/sub-topics** which is relatively simpler or descriptive in nature is to be given to the students for **self-directed learning** and assess the development of the COs/UOs through classroom presentations (see implementation guideline for details).
- d. With respect to item No.10, teachers need to ensure to create opportunities and provisions for **co-curricular activities**.
- e. Use Flash/Animations to explain various maintenances techniques.



- f. Guide student(s) in undertaking micro-projects.
- g. Instructors should emphasise more on deductive learning. Students should learn to recognise, create, shape opportunities, and lead teams for providing economic-social value to society.
- h. Business simulations should be used to enhance behavioural traits of successful intrapreneurs and entrepreneurs amongst students. Emphasis should be on creating entrepreneurial society rather than only setting up of enterprise.
- i. They must be encouraged to surf on net and collect as much information as possible.
- j. Each student should complete minimum twenty activities from the suggested list. Minimum possible guidance should be given for the suggested activities.
- k. Students should be promoted to use creative ideas, pool their own resources, finish their presentation, communication and team skills.
- l. Alumni should be frequently invited for experience sharing, guiding and rewarding students.
- m. Display must be arranged for models, collages, business plans and other contributions so that they motivate others.

## 11. SUGGESTED MICRO-PROJECTS

**One Business Plan as a micro-project** is planned to be undertaken by a student assigned to him/her in the beginning of the semester. S/he should submit it by the end of the semester to develop the industry oriented COs. Each student will have to maintain dated work diary consisting of individual contribution in the project work and give a seminar presentation in the middle of the semester and one at the end of the semester before submission of the project proposal incorporating the concepts taught during semester. The total duration of the micro-project should not be less than **16 (sixteen) student engagement hours** during the course.

## 12. SUGGESTED LEARNING RESOURCES

S. No.	Title of Books	Author	Publication
1	The Entrepreneurial Instinct : How Everyone Has the Innate Ability to Start a Successful Small Business	Mehta, Monica	McGraw-Hill Education, New Delhi, 2012, ISBN 978-0-07-179742-9
2	Entrepreneurship	Hisrich, R. D.	McGraw-Hill Education, New Delhi, 2013 ISBN-13: 978-1259001635
3	Part I Readings in Entrepreneurship Education	Sareen, S.B.	Entrepreneurship Development Institute of India (EDI), GOI, Ahmedabad, 2016; ISBN: 978-0078029196 ..
4	Reading Material of Entrepreneurship Awareness Camp	Gujral, Raman	Entrepreneurship Development Institute of India (EDI), GOI, 2016 Ahmedabad,
5	Product Design and Manufacturing	Chitale, A K	PHI Learning, New Delhi, 2014; ISBN: 9788120348738
6	Entrepreneurship Development Small Business Entrepreneurship	Charantimath, Poornima	Pearson Education India, New Delhi; ISBN: 9788131762264
7	Entrepreneurship Development: Special edition for MSBTE	CPSC, Manila	Tata Mc-Graw Hill, New Delhi
8	Entrepreneurship and Small	Khanka, S.S.	S.Chand and Sons, New Delhi,



S. No.	Title of Books	Author	Publication
	Business Management		ISBN: 978-93-5161-094-6
9	Entrepreneurship Development	S, Anil Kumar	New Age International, New Delhi, ISBN: 9788122414349

### 13. SUGGESTED SOFTWARE/LEARNING WEBSITES

1	MCED Books links	<a href="http://www.mced.nic.in/UdyojakSpecial.aspx?linktype=Udyojak">http://www.mced.nic.in/UdyojakSpecial.aspx?linktype=Udyojak</a>
2	MCED Product and Plan Details	<a href="http://www.mced.nic.in/allproduct.aspx">http://www.mced.nic.in/allproduct.aspx</a>
3	The National Institute for Entrepreneurship and Small Business Development Publications	<a href="http://niesbud.nic.in/Publication.html">http://niesbud.nic.in/Publication.html</a>
4	Courses : The National Institute for Entrepreneurship and Small Business Development	<a href="http://niesbud.nic.in/docs/1standardized.pdf">http://niesbud.nic.in/docs/1standardized.pdf</a>
5	Entrepreneur.com	<a href="https://www.entrepreneur.com/lists">https://www.entrepreneur.com/lists</a>
6	GOVT. SPONSORED SCHEMES	<a href="https://www.nabard.org/content1.aspx?id=23andcatid=23andmid=530">https://www.nabard.org/content1.aspx?id=23andcatid=23andmid=530</a>
7	NABARD - Information Centre	<a href="https://www.nabard.org/Tenders.aspx?cid=501andid=24">https://www.nabard.org/Tenders.aspx?cid=501andid=24</a>
8	NABARD – What we Do	<a href="http://www.nabard.org/content1.aspx?id=8andcatid=8andmid=488">http://www.nabard.org/content1.aspx?id=8andcatid=8andmid=488</a>
9	Market Review	<a href="http://www.businessstoday.in/markets">http://www.businessstoday.in/markets</a>
10	Start Up India	<a href="http://www.startupindia.gov.in/pdf/file.php?title=Startup%20India%20Action%20Planandtype=Actionandq=Action%20Plan.pdfandcontent_type=Actionandsubmenupoint=action">http://www.startupindia.gov.in/pdf/file.php?title=Startup%20India%20Action%20Planandtype=Actionandq=Action%20Plan.pdfandcontent_type=Actionandsubmenupoint=action</a>
11	About - Entrepreneurship Development Institute of India (EDII)	<a href="http://www.ediindia.org/institute.html">http://www.ediindia.org/institute.html</a>
12	EDII - Centres	<a href="http://www.ediindia.org/centres.html">http://www.ediindia.org/centres.html</a>
13	EDII - Publications	<a href="http://www.ediindia.org/publication.html">http://www.ediindia.org/publication.html</a>
14	Business Plans: A Step-by-Step Guide	<a href="https://www.entrepreneur.com/article/247574">https://www.entrepreneur.com/article/247574</a>
15	The National Science and Technology Entrepreneurship Development Board (NSTEDB)	<a href="http://www.nstedb.com/index.htm">http://www.nstedb.com/index.htm</a>
16	NSTEDB - Training	<a href="http://www.nstedb.com/training/training.htm">http://www.nstedb.com/training/training.htm</a>
17	Tata Exposures	<a href="http://www.tatasocial-in.com/project-exposure">http://www.tatasocial-in.com/project-exposure</a>
18	Ministry Of Micro, Small And Medium Enterprises	<a href="http://www.dcsmse.gov.in/schemes/TEQUPEtail.htm">http://www.dcsmse.gov.in/schemes/TEQUPEtail.htm</a>
19	List of Business Ideas for Small Scale Industry	<a href="https://smallb.sidbi.in/%20/thinking-starting-business/big-list-business-ideas-small-business">https://smallb.sidbi.in/%20/thinking-starting-business/big-list-business-ideas-small-business</a>
20	Thinking of Entrepreneurship	<a href="https://smallb.sidbi.in/entrepreneurship-stage/thinking-entrepreneurship">https://smallb.sidbi.in/entrepreneurship-stage/thinking-entrepreneurship</a>
21	List of services for Small Scale Industry	<a href="http://www.archive.india.gov.in/business/Industry_services/illustrative.php">http://www.archive.india.gov.in/business/Industry_services/illustrative.php</a>
22	NSIC Schemes and Services	<a href="http://www.nsic.co.in/SCHSERV.ASP">http://www.nsic.co.in/SCHSERV.ASP</a>



