

## Business Studies

Unit / Concept	Sub Unit / Concepts	Objectives	Method and Evaluation	Activities
<p><b>Chapter 1</b> <b>Banking Operations</b></p>	<ol style="list-style-type: none"> <li>1. Banking Transactions Banks and Post Offices</li> <li>2. Types of Bank Accounts</li> <li>3. Opening of a Bank Account</li> <li>4. Operation of Bank Account</li> </ol>	<ul style="list-style-type: none"> <li>- To understand how banking operations help to lead our day to day life and conduct activities.</li> <li>- To explain how banking transactions help in one way or the other from production of goods and services to consumption.</li> <li>3. To describe the different dimensions of globalised banking operations, the types of bank accounts, how to open a bank account, and the procedure for operating bank accounts.</li> </ul>	<ul style="list-style-type: none"> <li>- Define the term bank to understand banking operations. Describe how money is the tradable commodity for a bank by comparing it with rice as a tradable commodity for a merchant.</li> <li>- Explain the two different types of customers. First type includes those customers who deposit their money in bank and the others borrow money from banks.</li> <li>- Explain how banks mobilise deposits from public with the help to three types of bank accounts - current account, fixed deposit account and savings bank account.</li> <li>- Demonstrate the bank account opening form. Pay-in-slips, cheque books, and bank pass book by collecting them from a local bank or post office.</li> <li>- Describe how A.T.M. cards are used to withdraw money from savings bank accounts.</li> <li>- Evaluate the student's learning level by asking questions.</li> </ul>	<ul style="list-style-type: none"> <li>- Through theatre activities one could dramatise the administration activities of Banking sector. Students could act different roles such as manager accountant and so on in this proposed play. Different roles such as depositing money and other functions of the Bank could be displayed in the said play where students could participate in the center stage.</li> <li>- Taking students in various groups to local post office or banks in order to have field experience.</li> <li>- Arranging guest lectures by local Bank managers.</li> <li>- To make a list of public, private and cooperative banks in local areas.</li> </ul>

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<p><b>Chapter 2</b> <b>Insurance</b></p>	<p>1. Need for Insurance 2. Principles of Insurance 3. Life Insurance and General Insurance 4. Insurance Proposal - Policy - Premium - Claim</p>	<p>1. To understand how insurance help us to protect our life, properties and goods from unforeseen events. 2. To explain how insurance make good the loss suffered by natural or man made hazards. 3. To describe the different dimensions of life and general insurance, principles of insurance, procedures for obtaining an insurance policy and claims.</p>	<p>- Explain the financial loss suffered by a family if its earning member dies with a road accident. Describe how insurance would help the deceased family to get insurance claim if the person was insured prior to his death. - Define life insurance, explain different insurance policies offered by life insurance companies. - Explain the meaning of general insurance with different types - fire insurance, marine insurance and motor-vehicle insurance. Describe the need for and procedure for obtaining motor vehicle insurance. - Collect the information booklets, proposal forms, and policy bonds of life and general insurance companies and describe their contents.</p>	<p>- Arrange a role play among students to understand the need for insurance. One student may play the role of insurance agent who visits a house to sell policy. Other two students will play the role of family members who try to understand the life insurance. Invite the local insurance agent or Development officer of life insurance to deliver a lecture on life insurance schemes. - Ask the students to collect the advertisements that appear in the daily newspapers regarding insurance policies. Ask them to study their conditions and benefits. - Make a small group of students and ask them to visit insurance branch in your area to understand insurance.</p>

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<p><b>Chapter 3</b> <b>Entrepreneurship</b></p>	<p>1. Meaning, Role and Important of entrepreneurship</p> <p>2. Self Employment Opportunity</p> <p>3. Self-employment Schemes</p>	<p>-To instill in students the spirit of entrepreneurship, self-confidence, and achievement motivation.</p> <p>local level.</p> <p>- To inform the students of the scope of self employment and opportunities available in various sectors.</p> <p>- To inform the students of the various schemes of self employment available.</p>	<p>- Classroom teaching, ask questions to students, to know their idea of entrepreneurship, give examples of successful entrepreneurship at the global, national and</p> <p>- A board picture about employment opportunities in the organised and unorganised sectors may be explained through class room teaching. Graph, trietogram, and other teaching aids may be used to explain the concept to students.</p> <p>- Provide a list of schemes to students - explain how such schemes are helping people to earn and make a living through class room teaching.</p>	<p>- Project: Identify entrepreneurs at local, national and international level, ask why one considers than as entrepreneur.</p> <p>- Project on the following:</p> <p>- Ask the students to list out people self employed is their village / town / area.</p> <p>- Ask students to prepare a list of areas, where there is scope for self-employment.</p> <p>- News paper clipping about self-employed.</p> <p>- Visit to NGO, Govt. Departments which train people on self employment.</p> <p>- News paper clippings which narrate success stories of successful self employment people.</p> <p>- Inspiring movies, songs Gandhian ways (Project work).</p>

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<p><b>Chapter 4</b> <b>Globalisation of Business</b></p>	4. Profile of Successful entrepreneurs.	<ul style="list-style-type: none"> <li>- To motivate students to explore self and develop self confidence and also to prepare them for career planning.</li> </ul>	<ul style="list-style-type: none"> <li>- Selection profits of successful entrepreneurs from all sections of the society. (men and women) ask students to read the profits in the class. Ask questions, make students to identify the qualities that make people successful in the area of their choice.</li> <li>- Evaluation through written and oral examination in the class.</li> <li>- Assignments, may be given</li> </ul>	<p>Projects:</p> <ul style="list-style-type: none"> <li>- What inspired you the most why.</li> <li>- What makes people successful.</li> <li>- What one should do to be successful. Invite people who can inspire.</li> <li>- Collect pictures of people who inspired you.</li> </ul>
	1. Meaning of Globalisation	<ul style="list-style-type: none"> <li>- To inform students the changes taking place in the business environment and its effects on the National, Regional and Local economy and Business, environment the advantages and disadvantages of this change taking place in the business environment.</li> </ul>	<ul style="list-style-type: none"> <li>- The sub units may be introduced to students through class room teaching. Some specific examples to communicate the concept of</li> </ul>	<p>Projects on:</p> <ul style="list-style-type: none"> <li>- Impact of globalisation at local level.</li> <li>- Products available in the local market after globalisation.</li> <li>- Local products which moved to international market after globalisation.</li> </ul>
	2. Need for Globalisation Business	<ul style="list-style-type: none"> <li>- The advantages and disadvantages of this change taking place in the business environment.</li> </ul>	<ul style="list-style-type: none"> <li>a. Globalisation</li> <li>b. Advantages of Globalisation</li> <li>c. Disadvantages of Globalisation</li> <li>d. Opportunities arising out of Globalisation</li> </ul>	<ul style="list-style-type: none"> <li>- Role of information technology in accelerating globalisation.</li> <li>- Press clipping concerning WTO</li> </ul>
	3. World Trade Organisation	<ul style="list-style-type: none"> <li>- The role and relevance of WTO and how its effects our daily life. If possible some examples may be given some important International Trade Agreement may be discussed in brief like GATT.</li> </ul>	<ul style="list-style-type: none"> <li>e. How to look at Globalisation may be given.</li> </ul>	

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	4. International Trade Agreements		- Evaluation of the topic may be done through written and oral examination in the class and after completion of the entire sub units.	- International Trade Agreements.