

COMMERCIAL APPLICATIONS

Aims:

1. To develop in students a perceptive, sensitive and critical response to the role of business in a simple manner.
2. To develop in students an analytical ability so as to balance the demands of social and business parameters with individual aspirations.
3. To help create an appreciation for the diverse roles of both the entrepreneur and the professional manager.
4. To develop an ability to work in and through teams.
5. To provide appropriate knowledge and skills as a basis for further study or work or both.

CLASS IX

There will be **one** written paper of **two** hours duration carrying 100 marks and Internal Assessment of 100 marks.

The paper will be divided into two sections A and B.

Section A (Compulsory) will consist of compulsory short answer questions covering the entire syllabus.

Section B will consist of questions which will require detailed answers and there will be a choice of questions in this section.

THEORY-100 Marks

1. Introduction to Commercial Organisations

- (a) Definition and basic understanding of terms like commerce, business, industry, trade, organization, firm and company. Meaning of commercial organisations.

A basic understanding of the terms and their distinctions using relevant industry examples.

- (b) Classification according to activities, objectives and ownership structures.

Different industrial groupings need to be explained like: Textile industry, FMCG (fast moving consumer goods), etc. Many examples need to be given to reinforce and clarify these concepts. While the objectives for profit and non-profit organizations are different, good management is still essential. A brief introduction to each ownership structure, their features and distinctions.

- (c) Environmental awareness:

- (i) Natural resources – air, water, soil, metals, minerals, forests and fuels.

Importance of these resources in our daily life.

- (ii) Causes of depletion of resources - over-use/irrational use, non-equitable distribution of resources, technological and industrial development, and population growth.

Almost all activities of human society have degraded the environment physically, chemically, biologically and ethically.

Technological inputs have yielded high yielding varieties, which reduces the products of agricultural residue such as fodder, etc.; indiscriminate use of fertilizers and pesticides. Mining, industries, energy generation, automobiles, urbanisation leading to defacement of land, deforestation, deterioration of hydrological resources.

- (iii) Practices for conservation of resources - search for alternatives, promotion of renewable resources.

Advantages and disadvantages of renewable resources when compared to nonrenewable resources. Study of the functioning of biogas, solar, wind and hydro power.

- (iv) Industrial pollution and degradation of environment.

Measures to control pollution and degradation. Need for an Eco friendly form of industrial development.

(d) Sources of Pollution

Vehicular, industrial, burning garbage, brick kilns, industrial waste, off shore oil drilling, thermal pollution, chemical fertilizer, bio-medical waste, pesticides, radiation – x-rays, radioactive fallout from nuclear plants.

2. An understanding of the actual functioning of a Commercial Organisation

To understand the specific roles played by different departments of a commercial organization and to study the inter-relationships and dependence of all the functional areas in an actual firm: Purchase and Stores, Production, Marketing and Sales, Finance, Human Resources, General Administration and Legal.

These topics should be studied as departments in a typical firm only, through case-studies or projects. All the departments and their functions need to be explained individually so that the cross-linkages can be brought out clearly.

3. Business Communication

(a) Increasing relevance of communication in a commercial organization.

With changing times and increasing size of organizations the ever increasing need and relevance of communication.

(b) Ways of Communicating: verbal (written, spoken) and non-verbal communication. Their importance in different settings and their disadvantages.

The advantages and disadvantages of each method. Using industry examples and real-life settings, see the relevance of each method.

(c) Skills required for effective communication.

The interpersonal skills required for effective communication.

(d) Understanding the relevance and use of different tools of communication: letter, facsimile, e-mail, video conference, memo, telephonic conversation, etc.

A comparative analysis of the tools needs to be undertaken.

4. Mechanics and Terminology of Accounting Systems

(a) Need and relevance of accounting.

(b) Basic understanding of debit and credit.

(c) Understanding of basic accounting terminology: capital, liability, asset, revenue, expense, purchase, sales, stocks, debtors, creditors.

(d) Simple understanding of some accounting records maintained such as journals, ledgers, cashbook, and trial balance.

Self-explanatory.

No questions will be set on recording of entries or on calculations - only an understanding of the above is required.

INTERNAL ASSESSMENT- 100 Marks

A minimum of four assignments to be completed during the year, as assigned by the teacher.

Suggested list of assignments

1. Study the growth of the Consumer Durables Industry in India - take any 4 firms of the industry and group them according to ownership structures.
2. Study the working of Fast Moving Consumer Goods (FMCG) Industry in India - take any 4 firms of the industry and group them according to their Objectives (Profit/ Non-profit making).
3. Make a comparative study of different core industries in India - take any 5 industries (such as - cement, steel, paints, paper, and infrastructure) and group them according to various factors such as - growth, profit potential, etc.
4. Study any existing functional strategy for a small/medium/large scale organization w.r.t. it's Marketing, Finance, HR, Production, purchase and find the problems in the existing strategies.
5. Enact a play showing growing communication needs in today's organizations, depicting the possible problems that may occur due to poor communication.

6. Critically evaluate the ways (verbal and non-verbal) of business communication in a commercial organization. Write the factors which make one or the other method appropriate based on your understanding of commercial organizations.
7. Critically evaluate the tools (letters, e-mail, video-conference, memo, and phone) of business communication in a commercial organization. Visit any commercial organization to understand the working and importance of each of these tools.
8. Write an essay/play about two organizations (one which uses communication effectively and one which does not) and show how this has an effect on their total working and profitability.
9. Study the accounting books maintained by a manufacturing concern and prepare a report highlighting the way in which they are maintained.
10. Study the balance sheet of a listed company. Define basic accounting terminologies, such as, capital, liabilities, assets, (fixed and current), revenue, expenditure, etc.



INTERNAL ASSESSMENT IN COMMERCIAL APPLICATIONS - PROPOSED GUIDELINES FOR MARKING WITH GRADES

Criteria	Planning	Organisation	Observation	Understanding	Presentation	Marks
Grade I	The candidate chooses the right model. The collection of information and relevant data is very appropriate.	The candidate does comprehensive reference work. Shows ability to analyze and assemble the material collected.	The candidate can make excellent deductions from the data collected. The deductions thus made are recorded very appropriately.	The candidate shows remarkable ability to comprehend the complexities of various commercial functions. Can analyze the data and construct a suitable model.	Methodical, precise and clarity of expression. Neat and tidy presentation. Optimum utilization of skills.	4 marks for each criterion
Grade II	The candidate chooses a suitable model. The information and data collected is appropriate.	The candidate does sufficient reference work. Requires guidance to analyze and assemble the material collected.	The candidate makes adequate deductions from data collected. Is able to record the same with clarity.	The candidate displays the ability to understand but cannot fully correlate it with practical applications.	Work - neat and tidy. Presented clearly and methodically. Techniques appropriate.	3 marks for each criterion
Grade III	The candidate selects an appropriate model but the information and data collected is inadequate.	The candidate displays limited reference work. Poor ability to analyze and assemble the material collected.	The candidate makes deductions with help and guidance. Recording is appropriate.	The candidate shows limited capacity to grasp the intricacies of various commercial functions.	Standard presentation of work but disorganised in places. Writing untidy in places. Reasonably clear.	2 marks for each criterion
Grade IV	The candidate requires guidance to select a model and gather relevant information pertaining to it.	The candidate has done very little reference work and is unable to organise the material collected.	The candidate has minimum ability to analyze the data collected.	The candidate is able to understand the complexities of various commercial issues with guidance.	Sequence of work acceptable. Not very neat. Presentation poor.	1 mark for each criterion
Grade V	The candidate is unable to select a model or gather relevant information pertaining to it.	The candidate is unable to do any reference work at all. Information collected is too meagre to do any meaningful assignment.	The candidate is unable to analyze the data collected or make any observations.	The candidate is unable to understand the complexities of various commercial issues even with guidance.	Data presented is untidy and disorganised. Effort and initiative lacking.	0 mark for each criterion