

ACCOUNTANCY

SYLLABUS FOR HIGHER SECONDARY COURSE

Rationale :

The course in 'Accountancy' is introduced at +2 stage of Senior Secondary education, as formal commerce education is provided after first ten years of schooling.

With the fast changing economic scenario and business environment in a state of continuous flux, elementary business education along with accountancy as the language of business and as a source of financial information has carved out a place for itself at the Senior Secondary stage. Its syllabus content should give students a firm foundation in basic accounting principles and methodology and also acquaint them with the changes taking place in the presentation and analysis of accounting information, keeping in view the development of accounting standards and use of computers.

Against this background, the course puts emphasis on developing basic understanding about the nature and purpose of the accounting information and its use in the conduct of business operations. This would help to develop among students logical reasoning, careful analysis and considered judgement.

Accounting as an information system aids in providing financial information. The emphasis at Class XI is placed on basic concepts and the process of accounting leading to the preparation of accounts for a sole proprietorship firm. Computerised accounting is becoming more and more popular with increased awareness about use of computers in business. Keeping this in view, the students are exposed compulsorily to the basic knowledge about computers and its use in accounting in the same year.

In Class XII, Accounting for Not-for-Profit Organisations and Partnership Firms are to be taught as a compulsory part. Students will also be given an opportunity to understand further about Computerised Accounting System, as an optional course to Company Accounts and Analysis of Financial Statements.

Objectives : The Objective of teaching Accountancy is :

- ❖ to familiarise the students with accounting as an information system;
- ❖ to acquaint the students with basic concepts of accounting and accounting standards;
- ❖ to develop the skills of using accounting equation in processing business transactions;
- ❖ to develop an understanding about recording of business transactions and preparation of financial statements;
- ❖ to enable the students with accounting for reconstitution of partnership firms;
- ❖ to enable the students to understand and analyse the financial statements; and
- ❖ to familiarise students with the fundamentals of computerised system of accounting.

ACCOUNTANCY

SYLLABUS FOR HIGHER SECONDARY SECOND YEAR COURSE

One Paper Three Hours

Marks 100

Unitwise Distribution of Marks and Periods :

Part A : Accounting for Not-for-Profit Organisations and Partnership Firms (50 Marks)

Unit No.	Topics	Marks	Periods
Unit No-I	Accounting for nor Not-for Profit Organisations	10	20
Unit No-II	Accounting for Partnership : Basic Concepts	10	20
Unit No-III	Reconstitution of Partnership Firm–		
	Admission of a Partner	10	25
Unit No-IV	Recnostitution of Partnership Firm–Retirement/Death of a Partner	10	20
Unit No-V	Dissolution of Partnership Firm	10	15
		50	100

EITHER

Part B : Company Accounts and

Analysis of Financial Statements (50 Marks)

Unit No.	Topics	Marks	Periods
Unit No-I	Accounting for Share Capital	15	30
Unit No-II	Issue and Redemption of Debentures	10	20
Unit No-III	Financial Statements of a Company	08	15
Unit No-IV	Analysis of Financial Statements	07	15
Unit No-V	Accounting Ratios	05	10
Unit No-VI	Cash Flow Statement	05	10
		50	100

Or

Part C : Computerised Accounting System

Unit No.	Topics	Marks	Periods
Unit No-I	Overview of Computerised Accounting System	10	20
Unit No-II	Using Computerised Accounting System	15	30
Unit No-III	Accounting Using Database Management System	15	30
Unit No-IV	Accounting Applications of Electronic Spreadsheet	10	20
		50	100

Unitwise Distribution of Course Contents :

Part A : Accounting for Not-for-Profit Organisations and Partnership Firms

[Total Marks 50/ Total Periods -100]

Unit I : Accounting for Not-for-profit Organisations :

- ★ Meaning, characteristics and accounting records of Not-for-profit Organisations.
- ★ Receipts and Payments Account : Meaning and Preparation.
- ★ Income and Expenditure Account : Meaning, special terms used in Not-for-profit Organisations, treatment of some peculiar items in Income and Expenditure Account, Concept of Fund Based

and Non-fund Based accounting, Preparation of Income and Expenditure Account and Balance Sheet from a Receipts and Payments Account and additional information and from a given Trial-Balance. Incidental Trading Activities by a Not-for-Profit Organisation.

Unit II : Accounting of Partnership :

- ★ Basic Concepts, Characteristics of Partnership, Partnership Deed, Contents of Partnership Deed.
- ★ Maintenance of Capital Accounts of Partners : Fixed and Fluctuating Capital, Distribution of profit among partners, interest on capital, drawings.
interest on drawings, interest on Partner's loan to a firm, salary/commission to a partner, Guarantee of Profit to a partner, Past adjustments.
- ★ Preparation of Final Accounts of Partnership Firm.

Unit-III : Reconstitution of Partnership Firm – Admission of a Partner :

- ★ Modes of Reconstruction of Partnership Firm.
- ★ Admission of New Partner : Matters relating to admission of a New Partner, New Profit Sharing Ratio, Sacrificing Ratio.
- ★ Goodwill: Nature, needs, factors affecting and methods of valuation : Average profits, Super profits and Capitalisation method, accounting treatment of goodwill on admission of a partner.
- ★ Treatment of Accumulated Profits and Losses, Revaluation of assets and Re-assessment of Liabilities.
- ★ Adjustment of capitals, change in Profit sharing ratio among the Existing Partners.

Unit-IV : Reconstitution of Partnership Firm – Retirement/Death of a Partner :

- ★ Ascertaining the Amount Due to Retiring/Deceased Partner.
- ★ Matters requiring attention at the time of retirement : New Profit Sharing Ratio, Gaining Ratio, Treatment of Goodwill, Revaluation of assets and Re-assessment of Liabilities, Adjustment of accumulated Profits/Reserve and Losses.
- ★ Disposal of Amount due to Retiring Partner.
- ★ Adjustment of Partners capital.
- ★ Death of a partner : Calculation of profit for the current period. Treatment of Joint Life Policy and Individual Life Policy in case of death of a partner.

Unit-V : Dissolution of Partnership Firm :

- ★ Meaning, Dissolution of Partnership, Dissolution of a Firm.
- ★ Settlement of Accounts : Preparation of Realisation Accounts and other related accounts; (excluding Piece meal distribution, insolvency of a partner and sale to a company).

EITHER

Part-B : Company Accounts and Analysis of Financial Statements

(Total Marks : 50/ Total Periods : 100

Unit-I : Accounting for Share Capital :

- ★ Company : Meaning and definitions, features and types.
- ★ Share Capital : Meaning, classifications, Nature and class of shares. Accounting for Issue and allotment of Equity and Preference shares, Oversubscription – proportionate allotment, under subscription, Calls-in-Arrears, Calls-in-Advance, Issue of share at par, at a premium and at a discount, Issue of shares for consideration other than cash.
Accounting for forfeiture of shares and Re-issue of forfeited shares.
Buy-back of shares – meaning.

Unit-II : Issue and Redemption of Debentures :

- ★ Debentures : Meaning and Types.
- ★ Accounting for Issue of Debentures : Issue of debentures at par, at a premium, at a discount, oversubscription, issue of debentures for consideration other than cash, issue of debentures as a

Collateral Security.

- ★ Terms of Issue of Debentures.
- ★ Accounting for Interest on Debentures, writing off Discount/Loss on Issue of Debentures.
- ★ Redemption of debentures : by payment in Lump-sum, purchase in open market, by conversion, Sinking Fund Method.

Unit-III : Financial Statements of a Company :

- ★ Financial Statement : Meaning, Nature, Objectives, Types, Uses and Importance, Limitations.
- ★ Income Statement : Form and Contents.
- ★ Balance Sheet : Form and Contents.

Unit-IV : Analysis of Financial Statements :

- ★ Meaning, Significance, Objectives, Tools of Financial Statements : Comparative Statement, Common Size Statements, Trend Analysis, Limitations of Analysis of Financial Statements.

Unit-V : Accounting Ratios :

- ★ Meaning of Accounting Ratios.
- ★ Ratio Analysis : Objectives, Advantages, Limitations and Types – Liquidity Ratios, Solvency Ratios, Activity (Turnover) Ratios and Profitability Ratios.

Unit-VI : Cash Flow Statements:

- ★ Meaning, Nature and Objectives of Cash Flow Statements.
- ★ Preparation of Cash Flow Statements (as per Accounting Standard issued by ICAI)

OR

Part - C : Computerized Accounting System :

(Total Marks : 50/Total Periods : 100)

Unit - I : Overview of Computerised Accounting System :

- ★ Concept and Types of Computerised Accounting System (CAS).
- ★ Features of a Computerised Accounting System.
- ★ Structure of a Computerised Accounting System.

Unit - II : Using Computerised Accounting System :

- ★ Steps in installation of CAS. Preparation of chart of accounts, Codification and Hierarchy of account heads.
- ★ Data Entry, Date Validation and Data verification.
- ★ Adjusting Entries. Preparation of financial statements. Closing entries and opening entries, Security features generally available in CAS (Students are expected to understand and practise the entire accounting process).

Unit -III : Accounting Using Database management System (DBMS):

- ★ Concept of DBMS.
- ★ Objective of DBMS : Tables, Queries, Forms, Reports.
- ★ Creating data tables for accounting.
- ★ Using Queries, forms and Reports for generating accounting information, Applications of DBMS in generating accounting information such as shareholders records, sales reports, customers profile, suppliers profile, pay roll, employees profile, petty cash register.

Unit - IV : Accounting Applications of Electronic Spreadsheet :

- ★ Concept of an Electronic Spreadsheet (ES).
- ★ Features offered by Electronic Spreadsheet (ES).
- ★ Applications of Electronic Spreadsheet in generating accounting information, preparing depreciation schedule, loan repayment schedule, pay-roll accounting and other such applications.

- ❖ Economic Environment in India : Impact of Government policy changes on business and industry with special reference to adoption of the policies of Liberalization, Privatization and Globalization.

Unit-IV- : Planning

- ❖ Meaning, features, importance, limitations.
- ❖ Planning process.
- ❖ types of Plans- Objectives, Strategy, Policy, Procedure, Method, Rule, Budget, Programme

Unit-V : Organising

- ❖ Meaning and importance.
- ❖ Steps in the process of organising.
- ❖ Structure of organization- functional and divisional.
- ❖ Formal and information organisation
- ❖ Delegation : meaning, elements and importance.
- ❖ Decentralization : meaning and importance,
- ❖ Difference between delegation and decentralisation.

Unit-VI : Staffing

- ❖ Meaning, need and importance of staffing.
- ❖ Staffing as a part of Human Resources Management.
- ❖ Steps in staffing process.
- ❖ Recruitment - meaning and sources.
- ❖ Selection– meaning and process.
- ❖ Training and Development- meaning, need, methods- on the job and off the job methods of training.

Unit-VII : Directing

- ❖ Meaning, importance and principles.
- ❖ Elements of Direction :
 - Supervision- meaning and importance.
 - Motivation- meaning and importance. Maslow’s hierarchy of needs; Financial and non-financial incentives.
 - Leadership- meaning, importance, qualities of a good leader.
 - Communication— meaning and importance, formal and informal communication: barriers of effective communication.

Unit-VIII : Controlling

- ❖ Meaning and importance.
- ❖ Relationship between planning and controlling.
- ❖ Steps in the process of control.
- ❖ Techniques of controlling.

PART-B : BUSINESS FINANCE AND MARKETING

Unit-IX : Business Finance

- ❖ Business finance– meaning, role, objectives of financial management.
- ❖ Financial planning– meaning and importance.
- ❖ Capital Structure– Meaning and factors.
- ❖ Fixed and Working Capital– Meaning and factors affecting their requirements.

Unit-X : Financial Markets

- ❖ Concept of Financial Market : Money Market– nature, instruments;
- ❖ Capital Market : nature and types– primary and secondary market.
- ❖ Distinction between capital market and money market.
- ❖ Stock Exchange– meaning, functions, NSEI, OCTEL, Trading Procedure,
- ❖ Securities and Exchange Board of India (SEBI)– Objectives, Functions.

Unit-XI : Marketing

- ❖ Marketing– meaning, functions, role.
- ❖ Distinction between marketing and selling.
- ❖ Marketing mix– concept and elements :
 - Product —nature, classification, branding, labeling and packaging
 - Physical distribution : meaning, role, Channels of distribution-meaning, types, factors, determining choice of channels.
 - Promotion — meaning and role, promotion mix, Role of Advertising and personal selling; objections to Advertising.
 - Price : factors influencing pricing.

Unit-XII : Consumer Protection

- ❖ Importance of consumer protection.
- ❖ Consumer rights.
- ❖ Consumer responsibilities.
- ❖ Way and means of consumer protection — Consumer awareness and legal redressal with special reference to Consumer protection Act.
- ❖ Role of consumer organizations and NGOs.

ENGLISH (Core)

SYLLABUS FOR HIGHER SECONDARY COURSE

Background :

Students are expected to have acquired a reasonable degree of language proficiency in English by the time they come to class XII, and the course will aim, essentially, at promoting the higher-order language skills.

For a large number of students, the higher secondary stage will be a preparation for the university, where a fairly high degree of proficiency in English may be required. But for another large group, the higher secondary stage may be a preparation for entry into the world of work. The Core Course should cater to both groups by promoting the language skills required for academic study as well as the language skills required for the workplace.

Objectives :

The general objectives at this stage are :

- ❖ to listen to and comprehend live as well as recorded oral presentations on a variety of topics,
- ❖ to develop greater confidence and proficiency in the use of language skills necessary for social and academic purposes.
- ❖ to participate in group discussions/interviews, making short oral presentations on given topics.
- ❖ to perceive the overall meaning and organisation of the text (i.e., the relationships of the different “chunks” in the text to each other).
- ❖ to identify the central/main point and supporting details, etc.
- ❖ to build communicative competence in various registers of English.
- ❖ to promote advanced language skills with an aim to develop the skills of reasoning, drawing inferences, etc. through meaningful activities.
- ❖ to translate texts from mother tongue (s) into English and vice versa.
- ❖ to develop ability and knowledge required in order to engage in independent reflection and enquiry.
- ❖ to develop the capacity to appreciate literary use of English and also use English creatively and imaginatively.

At the end of this stage, learners will be able to do the following:

- ❖ Read and comprehend extended texts (prescribed and non-prescribed) in the following genres: fiction, science fiction, drama, poetry, biography, autobiography, travel and sports literature, etc.
- ❖ Text-based writing (i.e., writing in response to questions or tasks based on prescribed or unseen texts)
- ❖ Understand and respond to lectures, speeches, etc.
- ❖ Write expository/argumentative essays of 250-500 words, explaining or developing a topic, arguing a case, etc.
- ❖ Write formal/informal letters and applications for different purposes.
- ❖ Write items related to the workplace (minutes, memoranda, notices, summaries, reports; filling up of forms, preparing CVs, etc.).
- ❖ Taking/making notes from reference materials, recorded talks etc.

Language Items :

The Core Course should draw upon the language items meant for their language proficiency. Particular attention may, however, be given to the following areas of grammar:

The uses of different tense forms for different kinds of narration.

The use of passive forms in scientific and innovative writings.

Converting one kind of sentence/clause into a different kind of structure as well as other items to exemplify stylistic variations in different discourses.

A conscious knowledge of some grammatical rules and sound patterns may be useful and interesting at this stage.

Methods and Techniques :

The techniques used for teaching should promote habits of self-learning and reduce dependence on the teacher. In general, we recommend a multi-skill, learner-centred, activity based approach, of which there can be many variations. The core classroom activity is likely to be that of silent reading of prescribed/selected texts for comprehension, which can lead to other forms of language learning activities such as role play, dramatization, group discussion, writing, etc. although many such activities could be carried out without the preliminary use of textual material. It is important that students be trained to read independently and intelligently, interacting actively with texts, with the use of reference materials (dictionaries, thesauruses, etc.) where necessary. Some pre-reading activity will generally be required, and the course books should suggest suitable activities, leaving teachers free to devise other activities when desired. So also, the reading of texts should be followed by post reading activities. It is important to remember that every text can generate different readings. Students should be encouraged to interpret texts in different ways.

Group and pair activities can be resorted to when desired, but many useful language activities can be carried out individually.

In general, teachers should encourage students to interact actively with texts and with each other. Oral activity (group discussion, etc.) should be encouraged.

ENGLISH (Core)**SYLLABUS FOR HIGHER SECONDARY SECOND YEAR COURSE****One paper****3 Hours****Marks : 100****Unit wise Weightage :**

Unit/Areas of Learning		Marks
Section-A		
A. Reading Skills		10
Reading unseen prose passage		
Section-B		
B. Advanced Writing Skills		25
Section : C		
C. Grammar		
(i) Narration : Direct and Indirect	4marks	20
(ii) Voice	3marks	

(iii) Tenses	5marks
(iv) Preposition	4marks
(v) Transformation of Sentences	4marks
D. Section-D (Prescribed Books)	
(i) Flamingo	30
(ii) Vistas	15

SECTION - A**Reading unseen Passage****10 Marks**

Reading unseen prose passage for comprehension.

The total length of the passage will be between 500-800 words. The passages may be one of the following:

- Factual Passages e.g. instructions, descriptions, reports.
- Discursive passage involving opinion e.g. argumentative, persuasive or interpretative text.
- Literary passage e.g. extract from fiction, drama, poetry, essay or biography.

SUMMARY - H.S. Final year

	Unseen Passages	No of words	Testing Areas	Marks allotted
1		500-800	Short answer type questions to test local, global and inferential comprehension	07
			Vocabulary	03

SECTION - B**Advanced Writing Skills****25 Marks**

- One out of two short compositions of not more than 50 words each e.g. advertisement and notices, designing or drafting posters, writing formal and informal invitations and replies. 05
- A report or a factual description based on verbal input provided (one out of two) (100-125 words) 10
- Writing one out of two letters based on verbal input. Letter types include : 10
 - Business or official letters** (for making enquiries, registering complaints, asking for and giving information, placing orders and sending replies):
 - Letters to the editor** (giving suggestions on an issue)
 - Application for a job**

SECTION-C-Grammar**20 Marks**

- Narration : Direct and Indirect** 4marks
 - Voice** 3marks
 - Tenses** 5marks
 - Preposition** 4marks
 - Transformation of Sentences** 4marks

SECTION-D

45 Marks

Prescribed Textbooks : (i) FLAMINGO

30 marks

Prose : Selected Text

- | | |
|---------------------------|-------------------|
| 1. The Last Lesson | : Alphonse Daudet |
| 2. Memoirs of Chota Sahib | : John Rowntree |
| 3. Lost Spring | : Anees Jung |
| 4. Indigo | : Louis Fischer |
| 5. Going places | : A.R. Barton |

Poetry : Selected Poetries

- | | |
|---------------------------|----------------|
| 1. My Mother At Sixty Six | : Kamala Das |
| 2. Keeping Quiet | : Pablo Neruda |
| 3. A Thing of beauty | : John Keats |
| 4. A Roadside Stand | : Robert Frost |

- | | |
|---|--------|
| 6. One out of two extracts based on poetry from the text to test comprehension and appreciation | 4 |
| 7. Three out of four short questions from the poetry section to test local and global comprehension of text. | 2×3=6 |
| 8. Five very Short answer questions out of seven questions based on the lessons from prescribed text. | 1×5=5 |
| 9. Five short answer questions out of seven questions based on the lessons from prescribed text | 2×5=10 |
| 10. One out of two long answer type questions based on the text to test global comprehension and extrapolation beyond the set text. (Expected word limit about 80-100 words each) | 5 |

Prescribed Textbooks : (ii) VISTAS

15 marks

Selected Pieces

- | | |
|-------------------------------|------------------------------|
| 1. The Tiger King | : Kalki |
| 2. The Enemy | : Pearl S. Buck |
| 3. On the Face of it | : Susan Hill |
| 4. Memories of Childhood | : Zitkala Sa and Bama |
| 5. Magh Bihu or Maghar Domahi | : Dr. Praphulladatta Goswami |

- | | |
|--|----|
| 11. One out of two long answer type question based on Supplementary Reader to test comprehension and extrapolation of theme, character and incidents (Expected word limit about 125-150 words) | 07 |
| 12. Four short answer questions from the Supplementary Reader (2×4) | 08 |

Prescribed books :

- Flamingo** : English Reader published by Assam Higher Secondary Education Council, Bamunimaidam, Guwahati-21, developed by NCERT.
- Vistas** : Supplementary Reader published by Assam Higher Secondary Education Council, Bamunimaidam, Guwahati-21, developed by NCERT.

ASSAMESE (MIL)

SYLLABUS FOR HIGHER SECONDARY COURSE

অসমীয়া বিষয়ৰ পাঠ্যক্রম

ভাষা-শিক্ষাৰ উদ্দেশ্য :

ভাষা মানৱ সভ্যতাৰ অপৰিহাৰ্য অংগ। সকলো মানুহে বিভিন্ন উদ্দেশ্যত ভাষা ব্যৱহাৰ কৰে। ভাষা হ'ল মানুহৰ মনৰ ভাব আদান-প্ৰদানৰ মাধ্যম। কেৱল আদান-প্ৰদানৰ মাধ্যমেই নহয়, ভাষা আয়ত্তৰ জৰিয়তে জ্ঞান আহৰণৰ পথো প্ৰস্তুত হৈ থাকে। জন্মৰ পিছৰ পৰা শিশুৱে ভাষা আয়ত্ত কৰে। শিক্ষাগত অৰ্হতা গ্ৰহণৰ বাবে বিদ্যালয়লৈ যোৱাৰ পিছৰে পৰা ভাষা শিক্ষাৰ বিশেষ দিশ উন্মোচিত হয়। সামাজিক প্ৰাণীৰূপে মানুহে ভাষা আয়ত্ত কৰে বিভিন্ন ক্ষেত্ৰত বিভিন্ন ধৰণে। ছাত্ৰ-ছাত্ৰীক ভাষা-শিক্ষা প্ৰদানৰ উদ্দেশ্য হৈছে বিভিন্ন পাঠৰ জৰিয়তে জীৱন আৰু জগত সম্পৰ্কে অৱগত কৰোৱা। ভাষা-শিক্ষা এক জটিল প্ৰক্ৰিয়া। উচ্চতৰ মাধ্যমিক স্তৰত ছাত্ৰ-ছাত্ৰীক ভাষা-শিক্ষা প্ৰদান কৰোতে বিভিন্ন পদ্ধতি আৰু কৌশল অৱলম্বন কৰিব লাগিব।

ভাষা-শিক্ষাৰ কৌশল :

ভাষা শিক্ষাৰ ক্ষেত্ৰত কেইবাটাও কৌশল অৱলম্বন কৰা হয়। প্ৰধানভাৱে পঠন, লিখন, শ্ৰৱণ আৰু কথন— এইকেইটা কৌশল প্ৰধান। অৱশ্যে উচ্চতৰ মাধ্যমিক স্তৰত আন কেতবোৰ কৌশলৰ প্ৰতিও সজাগ হ'ব লাগিব। ইয়াৰ ভিতৰত কথোপকথনৰ কৌশল, উচ্চস্তৰীয় লিখন কৌশল, টোকা প্ৰস্তুত, সাৰাংশ প্ৰস্তুত, ব্যাকৰণ জ্ঞান আহৰণ আদি অন্যতম।

বিশেষ গুৰুত্ব দিবলগীয়া দিশ :

উচ্চতৰ মাধ্যমিক শিক্ষাৰ স্তৰত পঠনৰ দিশত বিশেষ গুৰুত্ব দিয়া নহয় যদিও ইয়াৰ প্ৰয়োজন আছে। কাৰণ ব্যাকৰণৰ জ্ঞান আয়ত্ত কৰোতে অথবা সঠিক উচ্চাৰণৰ প্ৰতি লক্ষ্য ৰাখোতে পঠন অপৰিহাৰ্য। শ্ৰৱণ আৰু কথনৰ দিশতো গুৰুত্ব দিব লাগিব। ইয়াৰ লগে লগে অধিক গুৰুত্ব দিবলগীয়া বিষয়টো হ'ল লিখন। ব্যাকৰণৰ বিষয়বোৰ প্ৰস্তুত, পাঠ সম্বন্ধীয় প্ৰশ্নাৱলী প্ৰস্তুত, শ্ৰৱণ আৰু কথনৰ জৰিয়তে কথোপকথনৰ কৌশল আদি আয়ত্ত কৰাটো অতি আৱশ্যকীয়। ছাত্ৰ-ছাত্ৰীৰ (পাঠৰ) মৌখিক উপস্থাপন, সামূহিক পাৰস্পৰিক আলোচনা, পাঠৰ মূল বক্তব্যৰ প্ৰতি ছাত্ৰ-ছাত্ৰীৰ দৃষ্টি আকৰ্ষণ, টোকা সঠিকভাৱে প্ৰস্তুত, পাঠৰ লগত সংগতি থকা বিষয়ৰ অৱতাৰণা, ব্যাকৰণৰ জ্ঞান প্ৰদানৰ জৰিয়তে ভাষা-জ্ঞান বৃদ্ধি— এই বিষয়বোৰৰ প্ৰতি শিক্ষকে মনোনিবেশ কৰিব লাগিব। ৰচনা লিখন, পত্ৰ লিখন, সৃষ্টিধৰ্মী লিখন আদি বিষয়বোৰো ছাত্ৰ-ছাত্ৰীৰ ভাষা আহৰণৰ অন্যতম আহিলা। শিক্ষকে ছাত্ৰ-ছাত্ৰীক এই দিশত অনুশীলনৰ জৰিয়তে উপযুক্ত ভাবে গঢ় দিবলৈ সক্ষম হ'ব।

অসমীয়া (আধুনিক ভাৰতীয় ভাষা)

পটভূমি :

একাদশ আৰু দ্বাদশ শ্ৰেণীৰ ছাত্ৰ-ছাত্ৰীক অসমীয়া সাহিত্যৰ নিৰ্বাচিত পাঠ অধ্যয়নৰ জৰিয়তে ঐতিহ্যমণ্ডিত অসমীয়া ভাষা সাহিত্য সম্পৰ্কে সম্যক জ্ঞান দিব বিচৰা হৈছে। এই উদ্দেশ্য আগত ৰাখিয়ে অসমীয়া সাহিত্যৰ প্ৰাচীন, মধ্য আৰু

আধুনিক যুগত ৰচিত নিৰ্বাচিত লেখকৰ পাঠ পাঠ্যক্রমত অন্তৰ্ভুক্ত কৰা হৈছে। ছাত্ৰ-ছাত্ৰীয়ে অসমীয়া ভাষা শুদ্ধ ৰূপত শিকিব/লিখিব পৰাত সহায়ক হ'ব বুলি বিবেচনা কৰি আৱশ্যকীয় ব্যাকৰণ পাঠ্যক্রমত অন্তৰ্ভুক্ত কৰা হৈছে। লগতে চৰকাৰী নিৰ্দেশ মানি 'পৰিৱেশ আৰু দুৰ্যোগ ব্যৱস্থাপনা' আৰু 'মূল্যবোধ-শিক্ষা আৰু কৈশোৰ শিক্ষা' বিষয়ক চাৰিটা পাঠ অন্তৰ্ভুক্ত কৰা হৈছে।

উদ্দেশ্য :

- পাঠ্যক্রম যুগুত কৰোতে এই কথাকেইটালৈ দৃষ্টি ৰখা হৈছে :
- ❖ ছাত্ৰ-ছাত্ৰীয়ে পাঠ্যক্রমৰ অন্তৰ্ভুক্ত পাঠ যাতে সহজে আয়ত্ত কৰিব পাৰে।
 - ❖ পাঠবোৰ যাতে ৰসাল হয়।
 - ❖ পাঠ অধ্যয়নৰ ফলত ছাত্ৰ-ছাত্ৰীৰ মনত যাতে জাতীয় সংস্কৃতি ঐতিহ্যৰ ভাব জাগ্ৰত হয়।
 - ❖ ছাত্ৰ-ছাত্ৰীয়ে নিজৰ ভাষাৰ উপৰি শ্ৰেণীকোঠাৰ বহুভাষিক বাস্তৱ পৰিস্থিতিৰ লগত খাপ খাব পৰা হোৱাকৈ পাঠ্যক্রম যুগুত কৰা।
 - ❖ বিশ্লেষণাত্মক আৰু সৃষ্টিধৰ্মী দুয়োটা দিশতে গুৰুত্ব প্ৰদান কৰা।
 - ❖ বিষয়বস্তু অনুসৰি ভাষাৰ স্তৰ যে বেলেগ তাৰ প্ৰতি দৃষ্টি দিয়া।
 - ❖ লিখিত ভাষা যে ব্যাকৰণ, অভিধানৰ দ্বাৰা নিয়ন্ত্ৰিত সেই কথা জানিবৰ বাবে ব্যাকৰণ আৰু অভিধান চৰ্চা কৰিবলৈ উদগনি দিয়া।

ASSAMESE (MIL)

SYLLABUS FOR HIGHER SECONDARY FINAL YEAR COURSE

One Paper

Time : Three Hours

Marks 100

Unitwise Distribution of Marks & Periods :

Unit	Topics	Marks	Periods
Unit-I	Prose	35	60
Unit-II	Poetry	25	50
Unit-III	(A) Adolescence Education (B) Value Education	10	30
Unit-IV	Grammar	20	35
Unit-V	Essay writing	10	25
Total		100	200

পাঠ্যপুথি : সাহিত্য সৌৰভ,

অসম উচ্চতৰ মাধ্যমিক শিক্ষা সংসদৰ দ্বাৰা প্ৰকাশিত।

UNITWISE DISTRIBUTION OF COURSE CONTENTS :

Unit-I : (গোট-১) নিৰ্বাচিত গদ্য : (Marks 35) (Periods 60)

(ক) মোৰ মাতৃমুখ দৰ্শন : লক্ষ্মীনাথ বেজবৰুৱা

(খ) মগনিয়াৰ (কথা কবিতা) : যতীন্দ্ৰ নাথ দুৱৰা

(গ) আনন্দৰাম বৰুৱা	: উপেন্দ্ৰ চন্দ্ৰ লেখাৰু
(ঘ) হস্তিবিদ্যাৰ্ণৱ পুথি	: ড° সূৰ্যকুমাৰ ভূঞা
(ঙ) ভাৰতীয় আদৰ্শত বৈৰাগ্য	: তীৰ্থনাথ শৰ্মা
(চ) চিঠি (গল্প)	: শীলভদ্ৰ
(ছ) অসমীয়া চলচ্চিত্ৰৰ গতিধাৰা	: উৎপল দত্ত
(জ) বৈজ্ঞানিক মানসিকতা কিদৰে গঢ়িব পাৰে	: ড° দীনেশ চন্দ্ৰ গোস্বামী

Unit-II : (গোট-২) নিৰ্বাচিত কবিতা :**(Marks 25)****(Periods 50)**

(ক) বৰগীত (উঠৰে উঠ বাপু)	: মাধৱদেৱ
(খ) বিশ্ব খনিকৰ	: মফিজুদ্দিন আহমদ হাজৰিকা
(গ) মিলন	: নলিনীবালা দেৱী
(ঘ) জনতাৰ আহ্বান	: জ্যোতিপ্ৰসাদ আগৰৱালা
(ঙ) কাঠমিস্ত্ৰীৰ ঘৰ	: ধীৰেন্দ্ৰ চন্দ্ৰ দত্ত
(চ) আঘোণৰ কুঁৱলী	: কেশৱ মহন্ত
(ছ) উভতি নহাৰ কবিতা	: নৱকান্ত বৰুৱা
(জ) কৰুণতম	: ড° নিৰ্মলপ্ৰভা বৰদলৈ

Unit-III : (গোট-৩) :**(Marks 10)****(Periods 30)**

(ক) মূল্যবোধ শিক্ষা	: ড° দুৰ্লুমণি গোস্বামী
(খ) কৈশোৰ কাল আৰু ইয়াৰ উপযোগী শিক্ষা	: ড° স্বৰ্ণলতা দাস

Unit-IV : (গোট-৪) Grammar :**(Marks 20)****(Periods 35)**

অসমীয়া ভাষাৰ ব্যাকৰণ :

বিভক্তি : ক্ৰিয়া বিভক্তি আৰু নাম বিভক্তি, প্ৰত্যয় : কৃৎ প্ৰত্যয়, তদ্ধিৎ প্ৰত্যয়, জতুৱা ঠাঁচ।

Unit-V : (গোট-৫) ৰচনা :**(Marks 10)****(Periods 25)**

ৰচনাৰ বাবে বিষয় :

- (ক) সাহিত্য-সংস্কৃতি সম্পৰ্কীয়,
- (খ) বিজ্ঞান আৰু প্ৰযুক্তিবিদ্যা সম্পৰ্কীয়,
- (গ) সামাজিক আৰু প্ৰাকৃতিক পৰিৱেশ সম্পৰ্কীয়,
- (ঘ) কৃষি আৰু অৰ্থনীতি সম্পৰ্কীয়,
- (ঙ) ক্ৰীড়া সম্পৰ্কীয়,
- (চ) ভ্ৰমণ সম্পৰ্কীয়।

ALTERNATIVE ENGLISH

SYLLABUS FOR HIGHER SECONDARY FINAL YEAR COURSE

One Paper

Three Hours

Marks 100

Unitwise Distribution of Marks and Periods :

Unit No.	Topic	Marks	Periods
Unit-I :	Prose	35	70
Unit-2 :	Poetry	30	60
Unit-3 :	Grammar	20	45
Unit-4 :	Composition	15	25
Total		100	200

Textbook : 'VIBGYOR' published by Oxford University Press

Unitwise Distribution of Course Contents :

Unit-1 : PROSE :

- (i) The Verger : William Somerset Maugham
- (ii) Testament of a Walker : R.K. Narayan
- (iii) The Scarecrow : Satyajit Ray
- (iv) The Gift of the Magi : O'Henry
- (v) On Not Being a Philosopher : Robert Lynd

Unit-2 : POETRY :

- (i) Sita : Toru Dutt
- (ii) The Brook : Alfred Lord Tennyson
- (iii) Ozymandias of Egypt : Percy Bysshe Shelley
- (iv) La Belle Dame Sans Merci : John Keats
- (v) Village Song : Sarojini Naidu

Unit-3 : GRAMMAR :

- (i) Transformation of Sentences (affirmative, interrogative, negative)
- (ii) Question Tags
- (iii) Use of Prepositions
- (iv) Use of Tenses

Unit-4 : COMPOSITION :

Composition based on a given conversational piece.

ECONOMICS

SYLLABUS FOR HIGHER SECONDARY COURSE

Rationale :

Economics is one of the social sciences which has a lot of influence on every human being. Yet it received little attention in the school curriculum in India. As economic life and the economy go through changes, the need to ground education in children's own experience becomes essential. While doing so, it is imperative to provide them with opportunities to acquire analytical skills to observe and understand the economic realities.

Bringing economics as an abstract knowledge in the early stages of school education would promote rote learning of the subject.

At the higher secondary stage, learners are in a position to understand abstract ideas, exercise the power of thinking and to develop their own perception. It is at this stage, the learners are exposed to the rigour of the discipline of economics in a systematic way.

Economics courses are being introduced in such a way that, in the initial stage, the learners are introduced to the economic realities that the nation is facing today, along with some basic statistical tools to understand these broader economic realities. In the later stage, the learners are to be introduced to economics as a theory of abstraction.

The economics courses also contain many projects and activities. These will provide opportunities for the learners to explore various economic issues both from their day-to-day life and also issues which are broader and invisible in nature. The academic skills that they acquire in these courses would help to develop the projects and activities. The syllabus is also expected to provide opportunities to use information and communication technologies to facilitate their learning process.

Objectives :

- Understanding of some basic economic concepts and developing economic reasoning which the learners can apply in their day-to-day life as citizens, workers and consumers.
- Realisation of learners' role in nation building and sensitise them to the economic issues that the nation is facing today.
- To equip learners with basic tools of economics and statistics to analyse economic issues. This is pertinent for even those who may not pursue this course beyond the higher secondary stage.
- To develop an understanding that there can be more than one view on any economic issue and to develop the skills to argue logically with reasoning.

The economics subject should be taught in two years at the higher secondary stage. The details of course for each semester are as follows :

ECONOMICS

SYLLABUS FOR HIGHER SECONDARY FINAL YEAR COURSE

One Paper

Three Hours

Marks 100 [80 (theory) + 20 (project)]

Unitwise Distribution of Marks and Periods :

Part A : Introductory Macroeconomics

Unit No.	Title	Marks	Periods
1	National Income and Related Aggregates	10	24
2	Determination of Income and Employment	12	25
3	Money and Banking	06	12
4	Government Budget and the Economy	06	12
5	Balance of payment	06	12
	Total	40	85

Part B : Indian Economic Development

Unit No.	Title	Marks	Periods
6	Development Experience (1947-1990)	07	13
7	Economic Reforms since 1991	05	10
8	Current Challenges facing Indian Economy	22	55
9	Development Experience of India: A comparison with neighbours	06	07
	Total	40	85

Part C : Project Work in Economics

20

20

Part A: Introductory Macroeconomics

Unit :1 National Income and Related Aggregates

Marks 10

Periods 24

- What is Macroeconomics?
- Basic concepts in Macroeconomics : consumption goods, capital goods, final goods, intermediate goods; stocks and flows; gross investment and depreciation.

- Circular flow of income (two sector model) Methods of calculating National Income- Value added or Product method, Expenditure Method, Income Method.
- Aggregates related to National Income:
- Gross National Product (GNP), Net National Product (NNP), Gross Domestic Product (GDP) and Net Domestic Product (NLDP) - at market price, at factor cost; Real and Nominal GDP, Personal Income, Private Income, Personal Disposable Income, national Disposable Income (Gross & Net).
- Simple mathematical applications of national Income concepts
- GDP and Welfare.

Unit 2: Determination of income and Employment

Marks 12

Periods 25

- Aggregate demand and its components.
- Aggregate Supply and its components.
- Effective Demand.
- Propensity to consume and propensity to save (average and Marginal).
- Short-run equilibrium output; investment multiplier and its mechanism.
- Meaning of full employment and involuntary unemployment.
- Problems of excess demand and deficient demand; measures to correct them- change in government spending, taxes and money supply.
- Determination of Income and Employment (2 sector model).

Unit 3: Money and Banking

Marks 6

Periods 12

- Money - Meaning, evolution and functions
- Commercial Banks- Meaning and functions.
- Credit creation by the commercial banks.
- Central bank and its functions (example of the Reserve Bank of India): Bank of issue, Govt. bank, Banker's bank. Control of Credit through Bank Rate, CRR, SLR, Repo

Rate and reverse Repo Rate, Open Market Operations, Margin requirement.

Unit 4: Government Budget and the Economy **Marks 6** **Periods 12**

- Government budget- meaning, objectives and components.
- Classification of receipts revenue receipts and capital receipts.
- Classification of expenditure - revenue expenditure and capital expenditure, Plan and Non-plan expenditure, Developmental and Non-Developmental expenditure.
- Measures of Government deficit- Revenue deficit, Fiscal deficit, Primary deficit their meaning.
- Balanced Budget, Surplus Budget and Deficit Budget meaning

Unit 5: Balance of Payments **Marks 6** **Periods 12**

- Balance of Payments account- meaning and components, balance of payments deficit- meaning
- Foreign exchange -meaning of fixed and flexible rates and managed floating.
- Spot and Forward exchange rate (concept only).
- Determination of exchange rate in free market.
- Foreign Exchange Market (concept only)

Part B: Indian Economic Development

Unit 6: Development Experience (1947-1990) **Marks 7** **Periods 13**

- A brief introduction of the states of Indian economy on the eve of the independence.
- Indian economic system and common goals of Five Years Plans.
- Main features, problems and policies of agriculture (institutional aspects and new agricultural strategy)
- Industry (1PR 1956; SSI- role & importance) and foreign trade.

Unit 7: Economic Reforms since 1991 **Marks 5** **Periods 10**

- Features and appraisals of liberalization, globalisation and privatisation (LPG Policy)

The **objectives** of the project work are to enable learners to:

- Probe deeper into theoretical concepts learnt in classes XI and XII
- Analyse and evaluate real world economic scenarios using theoretical constructs and arguments
- Demonstrate the learning of economic theory
- Follow up aspects of economics in which learners have interest.
- Develop the communication skills to argue logically

The **expectations** of the project work are that:

- Learners will complete only ONE project in each academic session
- Project should be of 3500- 4000 words (excluding diagrams & graphs), preferably hand- written
- It will be an independent, self -directed piece of study

Role of the teacher:

The teacher plays a critical role in developing thinking skills of learners. A teacher should :

- Help each learner select the topic based on recently published extracts from the news, media, government policies, RBI bulletin, NITI Aayog reports, IMF/World Bank reports etc., after detailed discussions and deliberations of the topic
- Play the role of a Facilitator and Supervisor to monitor the project work of the learner through periodic discussions
- Guide the research work in terms of sources for the relevant data
- Educate learner about plagiarism and the importance of quoting the source of the information to ensure authenticity of research work
- Prepare the learner for the presentation of the project work
- Arrange a presentation of the project file

Scope of the project:

- Learners may work upon the following lines as suggested flow chart:
- Choose a title/ topic
- Collection of the research material/ data
- Organization of material/ data
- Present material/ data
- Analysing the material/ data for conclusion
- Draw the relevant conclusion
- Presentation of the Project Work

Expected Checklist:

- Introduction of topic/title
- Identifying the causes, consequences and/or remedies
- Various stakeholders and effect on each of them
- Advantages and disadvantages of situations or issues identified
- Short-term and long-term implications of economic strategies suggested in the course of research
- Validity, reliability, appropriateness and relevance of data used for research work and Presentation in the project file
- Presentation and writing that is succinct and coherent in project file
- Citation of the materials referred to, in the file in footnotes, resources section, bibliography etc.

Mode of presentation/ submission of the Project:

At the end of the stipulated term, each learner will present the research work in the Project File to the External and Internal examiner. The questions should be asked from the Research Work/ Project File of the learner. The internal examiner should ensure that the study submitted by the learner is his/her own original work. In case of any doubt, authenticity should be checked and verified.

Marking Scheme :

Sl. No.	Heading	Marks Allotted
1	Relevance of the topic	3
2	Knowledge Content/Research	6
3	Presentation Technique	3
4	Viva –Voce	8

Suggestive list of projects

Class XII	
<ul style="list-style-type: none"> • Micro and small Scale Industries 	<ul style="list-style-type: none"> • Food Supply Channel in India
<ul style="list-style-type: none"> • Contemporary Employment situation in India 	<ul style="list-style-type: none"> • Disinvestment policy of the government
<ul style="list-style-type: none"> • Goods and Service Tax Act and its impact on GDP 	<ul style="list-style-type: none"> • Health Expenditure (of any state)
<ul style="list-style-type: none"> • Human Development Index 	<ul style="list-style-type: none"> • Inclusive Growth Strategy
<ul style="list-style-type: none"> • Self- Help Group 	<ul style="list-style-type: none"> • Trends in Credit availability in India
<ul style="list-style-type: none"> • Functions of Commercial Bank and Central Bank 	<ul style="list-style-type: none"> • Environmental challenges facing India (eg. Global warming)(may be a problem pertaining to the locality)
<ul style="list-style-type: none"> • Employment and other related issues in India 	<ul style="list-style-type: none"> • Poverty in India
<ul style="list-style-type: none"> • Monetary policy committee and its functions 	<ul style="list-style-type: none"> • Role of RBI in Control of Credit
<ul style="list-style-type: none"> • Government Budget and its components 	<ul style="list-style-type: none"> • Trends in budgetary condition of India
<ul style="list-style-type: none"> • Exchange Rate determination- Methods and Techniques 	<ul style="list-style-type: none"> • Currency War-reasons and repercussions
<ul style="list-style-type: none"> • Livestock- Backbone of Rural India 	<ul style="list-style-type: none"> • Alternate fuel- types and importance
<ul style="list-style-type: none"> • Sarwa Siksha Abhiyan- cost Ratio benefits 	<ul style="list-style-type: none"> • Golden Quadrilateral- Cost ratio benefit
<ul style="list-style-type: none"> • Minimum Support Price 	<ul style="list-style-type: none"> • Relation between Stock Price Index and Economic Health of the Nation
<ul style="list-style-type: none"> • Waste Management in India- Need of the hour 	<ul style="list-style-type: none"> • Minimum Wage rate – Approach and Application
<ul style="list-style-type: none"> • Digital India- Step towards the future 	<ul style="list-style-type: none"> • Rain Water Harvesting – a solution to water crisis
<ul style="list-style-type: none"> • Vertical Farming- an alternate way 	<ul style="list-style-type: none"> • Silk Route- Revival of the past
<ul style="list-style-type: none"> • Make in India- The way ahead 	<ul style="list-style-type: none"> • Bumper Farming- Back to the nature
<ul style="list-style-type: none"> • Rise of the Concrete Jungle- Trend Analysis 	<ul style="list-style-type: none"> • Organic Farming- Back to the Nature
<ul style="list-style-type: none"> • Any other newspaper article and its evaluation on the basis of economic principles 	<ul style="list-style-type: none"> • Any other topic (specially related to own States/ regions/locality etc.)

ENTREPRENEURSHIP DEVELOPMENT

SYLLABUS FOR HIGHER SECONDARY FINAL YEAR COURSE

One Paper Time : Three Hours

Marks 100

Unitwise Distribution of Marks and Periods :

Unit No.	Title	Marks		Periods	
		Theory	Practical	Theory	Practical
Unit-1	Importance and launching of an enterprise	20	-	40	-
Unit-2	Project implementation	20	-	35	-
Unit-3	Managing Enterprise	20	-	35	-
Unit-4	Review of Govt. Policies and Act	10	-	30	-
		70	30	140	50

Unitwise Distribution of Course contents :

Marks

UNIT-1 : IMPORTANCE AND

LAUNCHING OF AN ENTERPRISE

20

- ❖ SME sector and its role in economic development.
- ❖ Enterprise and its classification.
- ❖ Identification of the project.
- ❖ Enterprise planning & business module formulation.
- ❖ Preparation of detail project report (DPR).

UNIT-2 : PROJECT IMPLEMENTATION :

20

- ❖ Sources of assistance available :
 - (i) Promotional
 - (ii) Financial
 - (iii) Technical
 - (iv) Marketing
- ❖ Market strategy
- ❖ Project funding
- ❖ Input on resource mobilization.
- ❖ Registration, licensing and other legal formalities.

UNIT-3 : MANAGING ENTERPRISE

20

- ❖ Management : Concept & process
- ❖ Financial management :
 - (i) Term finance
 - (ii) Short term finance
 - (iii) Cost of production & pricing
- ❖ Marketing management :
 - (i) Channel of distribution

(ii) Sales promotion technique

(iii) Product mix

- ❖ Human resource management.
- ❖ Operational management.
- ❖ Record & Account management.
- ❖ Taxation (Income tax/ VAT, CST, Excise duty etc.)

UNIT-4 REVIEW OF GOVERNMENT POLITICS AND ACT : 10

- ❖ Industrial policies (since liberalization, 1991).
- ❖ MSME Act 2006

EVALUATION : 30

- ❖ **Internal Assessment : (Practical)** Preparation of individual bankable project report, Case Study on successful as well as unsuccessful entrepreneur, industrial profile, performance of local SME, marketing strategies of consumer durable etc.
- ❖ **External Assessment : (Theory)** Written examination on the content of **UNIT-1 to 4**. Marks of each **UNIT** should not be allocated so as to evaluate the total course as a whole.

NOTE TO THE TEACHERS :

ROLE OF TEACHER'S & EDUCATIONAL INSTITUTE

Teachers have to play the role of change agents. Their roles are more of Facilitator rather normal teacher. The role of Trained Teacher will be very important in implementing Entrepreneurship subject in their respective institutes. As it is known fact that trained teacher in the field of entrepreneurship are very limited, it is imperative that educational institutions provide training on Entrepreneurship to selected teachers by way of their participation in Teachers' Training Programme (TTP)/ Faculty Development Programme (FDP) on Entrepreneurship as mentioned. This apart, at least one member (teacher) must be trained in a longer duration Entrepreneur Trainer-Motivators' Programme. Subsequently, these teachers may opt for further training in specialized areas of Entrepreneurship such as Business Opportunity Guidance (BOG), Project Identification Formulation and Appraisal (PIFA), Marketing as well as Financial management etc.

In order to create an environment within the educational institution for promoting entrepreneurship among the students, the following initiatives are envisaged :

Teachers will be required to be out of the classroom for establishing institutional networking and contacts required for getting external support.

High level of involvement of teachers is an aspect in developing Entrepreneurship among the students. This is in turn, calls for putting in additional hours of effect of the part of the teachers apart from normal working hours.

There is a need to establish a strong network among various organizations and agencies involved in finance, infrastructure and technology infusion & upgradation etc. Such support system agencies are to be taken into confidence while implementing ED activities in the educational institution.

Establishing contacts with entrepreneurs and industry associations would be beneficial while organizing industrial visit, getting information on various products and also in placing the students in the industrial units for the preparation of project reports.

A strong follow-up and monitoring mechanism is to be set up by the teachers. This will require a

different type of approach through the Alumni Association since the students in science and technology stream are at the national level.

A series of seminars, workshop, symposium and popular talk can be organized based on the needs of the students who have just established or on the verge of establishing their enterprises. These short duration activities can cover recent management techniques : expert procedures, patent, rules etc.

CREATING ENTREPRENEURSHIP AWARENESS

This is the path-breaking stage as it aims at making the students look at Entrepreneurship as an effective alternative to a 'White-collar job'. The following activities could be taken up for creating awareness about entrepreneurship among the XII year students so that from very initial stage, they can focus their attention on the option of setting up their own enterprises.

Creative Corner : A prominent place of the institution may be allotted to display information about product, success stories of 'high achievers' and salient features of an Entrepreneurship Development Programme.

Forming an Entrepreneurship Forum : Those students, who are interested in Entrepreneurship, can club-together and form a forum with the support from the faculty of the institutions. The forum can organize on a continuous basis activities such as i) inviting achievers and successful entrepreneurs to talk to the students, ii) elocution & essay competitions, iii) exhibitions on new products/ process and iv) video films on success stories, products/ process, etc.

Trade Fair Visit : Interested students can be taken to trade fairs to collect information on industrial products of their interest.

Seminars : One day seminars on 'I can do it' can be organized on business opportunities based on available resources & skills and how these can be utilized in establishing business ventures.

Institutional Visit : Students visit to financial institutions, promotional organizations, industry associations, research institutions and banks would help them in collecting information on availability of finance, technology, raw-materials and export potentials.

Establishment of a Commercial Activities Centre : The educational institutions can take up the initiative to establish a 'Commercial Activities Centre' (CAC) within the institution. Such a centre may include a stationery shop, canteen etc. to be run by the students or the members of Entrepreneurship forum. The main objective of the CAC is to provide students 'hand-on-experience' of managing a commercial activity. Later on, the Centre can extend its role by providing market opportunities for the products designed and produced by the students. This will promote not only new initiatives among the students but also experimental learning in Entrepreneurship.

INSURANCE

Introduction :

The increasing complexity of business organisation and the risk involved in the present day world makes it obligatory for students choosing commerce as a career to be conversant with the principles and practice of insurance. A study of these principles and practice will make the students aware of the function of insurance in general and the purpose of its business in particular.

The present syllabus of insurance paper for Higher Secondary First Year and Second Year class is framed in such a way that it covers the entire course of study within the prescribed time limit of the Council. The topics included in the course of study are expected to be helpful to the student who wish to pursue higher studies in the subject and also provide opportunity to those who wish to choose careers in insurance.

As such the major objectives of teaching insurance at Higher Secondary stage are as follows:

1. To acquire knowledge and understand various definitions, concepts, terms and insurance principles.
2. To acquaint the students with practice and procedure of insurance business.
3. To create an awareness of the necessity of insurance in business as well as in the society.
4. To give fundamental knowledge regarding organisation and operation of insurance business.
5. To understand the importance of insurance and its scope in modern business.

INSURANCE

SYLLABUS FOR HIGHER SECONDARY FINAL YEAR COURSE

One Paper

Three Hours

Marks 100

Unitwise Distribution of Marks and Periods :

Unit No.	Title	Marks	Periods
Unit-1	General Insurance Act	10	20
FIRE INSURANCE			
Unit-2	Fundamental Principle of Fire Insurance	10	20
Unit-3	Fire Insurance Policies	10	20
Unit-4	Procedure of Claims	10	20
MARINE INSURANCE			
Unit-5	Fundamental Principle of Marine Insurance	10	20
Unit-6	Types of Marine Insurance Policies	10	20
Unit-7	Marine Losses and Claim	20	40
MISCELLANEOUS INSURANCE			
Unit-8	Introduction and Classes of Miscellaneous Insurance	20	40
Total		100	200

Unitwise Distribution of Course contents :**Unit-1 : General Insurance Act :**

- (i) Marine Insurance Act 1963
- (ii) General Insurance Business (Nationalization) Act 1972 Organization and its working GICI and its subsidiaries

FIRE INSURANCE**Unit-2 : Fundamental Principles of Fire Insurance :**

Introduction- definition-meaning and causes of Fire, Functions of Fire Insurance, History of Fire Insurance.

Fundamental Principles– utmost good faith, insurable interest, indemnity and Subrogation. Distinction between Fire insurance and gambling, Fire insurance and life insurance.

Unit-3 : Fire Insurance Policies :

Procedure for taking out a Fire insurance policy; Renewal of Policy, cancellation and assignment of a Fire insurance policy. Proposal Form, classification of risks, Fire tariff and fixation of rate of premium.

Unit-4 : Procedure of claims :

Procedure for recovering claim under fire policy. Effects of more than one fire and one policy on claim, Ex-gratia payment, Rating and average condition and its effect on claim.

MARINE INSURANCE**Unit-5 : Fundamental Principles of Marine Insurance :**

Meaning and definition of Marine insurance contract. Subject matter of Marine Insurance policy, Origin of Marine insurance. Principles of Marine insurance policy. Distinction between Marine insurance and Life insurance and Fire Insurance.

Unit-6 : Types of Marine insurance policy :

Different types of Marine insurance policy, Clauses in a marine insurance policy, Bottomry Bond, Respondentia Bond.

Unit-7 : Marine Losses and Claims :

Types of Marine losses- total loss, actual total loss, constructive total loss, partial Loss, Particular loss and general loss. Procedure for making a claim under marine policy. Distinction between- actual and constructive total loss, Partial losses, Particular Average loss and general average loss.

Unit-8 : Miscellaneous insurance and classes of Miscellaneous insurance :

Personal accidental insurance, definition and feature of personal accidental Insurance. Motor vehicle insurance, Burglary insurance, Credit insurance, Fidelity insurance and employer liability insurance, Mediclaim.
