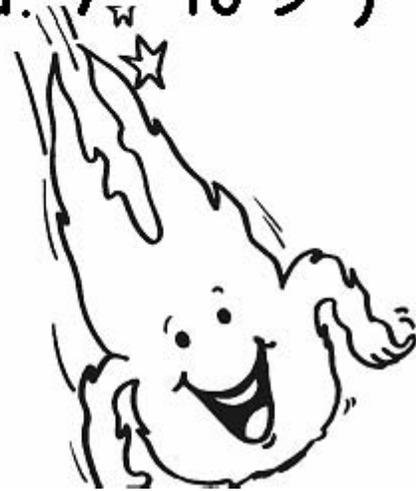




MelJol Aflatoun Series Books (Std. 7th to 9th)

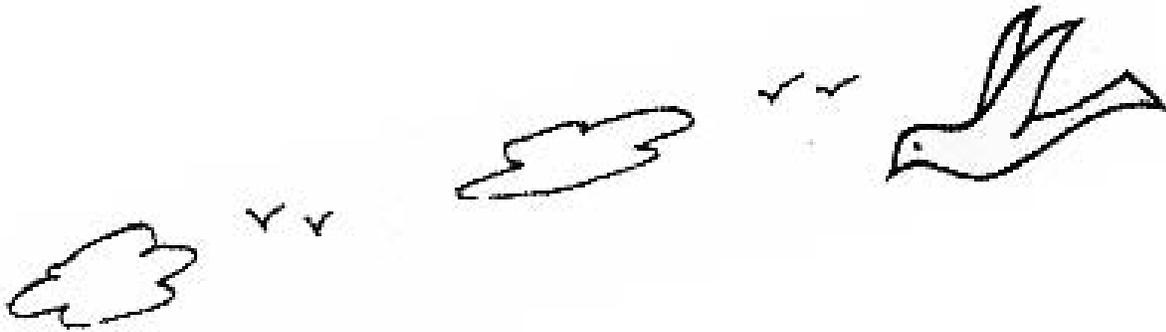


भारतीय प्रतिभूति और विनियम बोर्ड
Securities and Exchange Board of India



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Sr. No. Lesson Page Numbers

1 Mel, Jol and Aflatoun 4

2 Child Rights and Responsibilities 11

3 Gender Equality 18

4 Goal Setting 24

5 Let's Learn Planning 29

1 I too can save..... 36

2 Invest Matras 43 8 Visit to the bank 51 9 Investments Wider Spectrum

61 10 Visit to Share Bazaar 65 11 Loans 69 12 We have become Aflatouns! 74 13
Aflatoun Puzzles! 75



Welcome!





1. Mel, Jol and Aflatoun

Dear friends, I am Aflatoun? Who am I and from where have I come? Would you like to know more? Then listen.....

Where am I and from where have I come? I want to learn new things, Finding out things on my own, treading new pathways, Want to decide my goals in life, Enquiring and learning, So I am Aflatoun.....

I get dreams of a beautiful future Of a fulfilling and successful life, Deciding to fulfil all these dreams, So I am Aflatoun.....

The world around me seems, sometimes beautiful
Sometimes cruel, sometimes terrible
I want to make this a better world
And I believe that I will do so
So I am Aflatoun.....

I want to understand the business of this competitive world
Understand financial matters and gain skills to tackle them
I want to develop my personality,
So I am Aflatoun.....

I am in You and in him and in her, In everyone, who desires to make this world a beautiful place Hence I give a call to all of you children

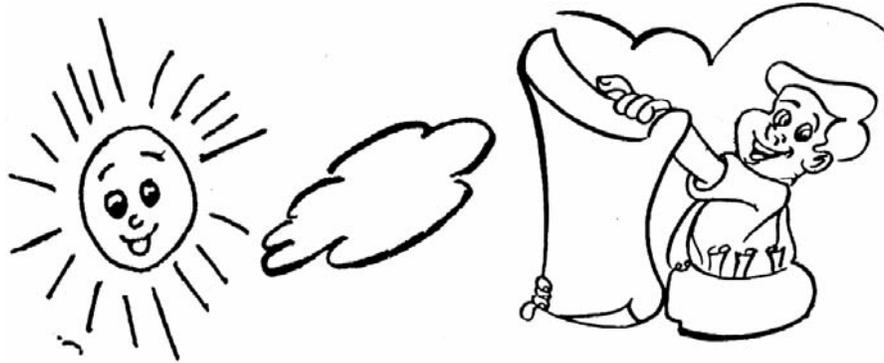


So I am Aflatoun.....

So now did you get it right..... Although I have come to you through the medium of this book, I am really hidden in each one of you. Would you like to see where? Then see this..... Place your left hand on a notebook like this. Keep the thumb a little away. Now sketch the outline. Give this face, the eyes and a nose, and you will see my figure before you!



So did you see the Aflatoun within yourself? This Aflatoun is in your very own hands. If you decide to see him/her, you surely will. If you want to discover this Aflatoun within yourself, then friends, you may have to change some of your habits and overcome some habits, give up shyness and fears. That's when you will be able to learn new things and reach new horizons.



So come, let's take some decisions and make it our motto.

Aflatoun's Motto

I will not be shy, will not get scared,
Boldly now, I will speak,
Discuss, think, read a lot
And find out things myself
And then, I will ACT!

Friends, always remember this motto so that every day will be new to you offering you new things to learn and develop yourselves! So come, let's start with this activity.

Search so you will find.

Jeetu always thinks of new games. He once decided to interchange alphabets with numbers in this way. Eg for A he wrote 01, then RAM , this word became 18 01 13. So come now, you guess that in Jeetu's language what will be the next word. 07 15 15 04 _____. And then what will be the next sentence? Finish it in his language only. 13 25 ____ 14 01 13 05 ____ 09 19 ____ ____ Jeetu's friend Ajay was even more creative. He suggested that why should the alphabet A be given the number 01?



Instead Z should be given the number 01. Y will be 02 then in this language, how will he write the following sentence? I like my school

In the same way some symbols are written on currency notes. It is for those who cannot read or those who cannot see to know how much the note is of. Now when you go home, do see the notes carefully. Try to find these symbols yourself, okay? And write down here what you have found out.

Good! Then we have started becoming Aflatoun's, we will be together on this path and overcome all obstacles. With this resolution, let us sing the next song.



I will become an Aflatoun,
I will become an Aflatoun, And will make my little dreams
Come to be true for me..... I will become an Aflatoun, I will
become an Aflatoun,

Who am I and what will I do? How I am and what will I
become? This is what I am going to find..... I will become an
Aflatoun.

Equity and equality
Love, peace and unity,
Will give my life a direction,

And I will cherish these values
I will become an Aflatoun.

I will know my Rights And will work to get them, My goals and my dreams too I will
learn to achieve I will become an Aflatoun, I will become an Aflatoun,

I will understand saving I will learn planning And in
this way my life Will be prosperous On this journey
with you, will also be my two dear friends- Mel and



Jol. You will surely get fond of them. They will tell you many stories and will chat with you too. So let's meet them. Here, they will introduce themselves through this song

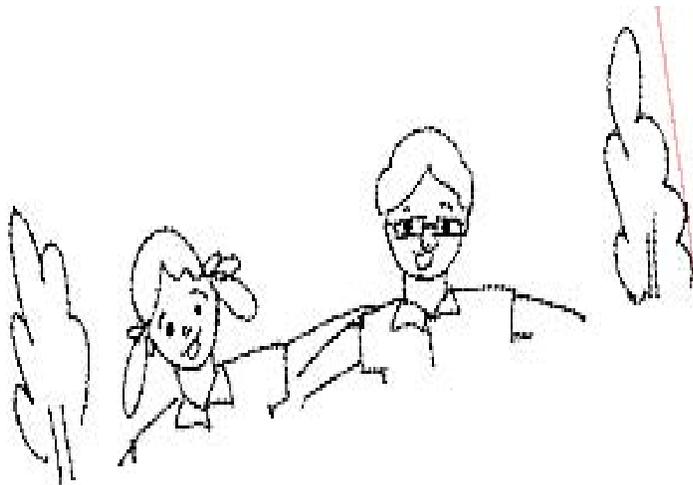


We are Mel and Jol Both brother and sister are going to see a new world We are going to have lots of fun We will dance and dance and do the Boogie Boogie, lets all turn around, We are going to have lots of fun.



Mel and Jol are special children They do not trust the stories they have heard, Boogie Boogie, lets all turn around And have lots of fun.





Mel and Jol together find out lots of facts, They ask a lot of questions and understand what is told to them. Boogie Boogie, lets all turn around And have lots of fun.

Both of them want to do something different
To make everybody smile, Boogie Boogie, lets
all turn around And have lots of fun.

Mel and Jol are both like Aflatoon, You must also follow in these same footsteps.
Boogie Boogie, lets all turn around And have lots of fun.

Now you too must introduce yourself to Mel and Jol, okay? Take a page in your notebook and introduce yourselves on that page. Don't just write your name and address. Alongwith that write about yourself, how you look, what you like, what you dislike, what you'd like to do when you grow up, write all this. We don't want to just get to know each other, we want to become friends. So, here goes..... write..... After you finish doing that, copy this format in your notebooks and fill up the blank spaces.

My Name: _____

Age: _____ School

Name: _____ Std.

_____ Div.: _____

Address: _____

Do you want to become Aflatoun? Yes/No Aflatoun's

Motto: _____



Signature: _____ Date: _____

2. Child Rights and Responsibilities



Once upon a time Mel, Jol's grandmother found small baby in the market, the baby was somehow lost and was very scared. He was crying all the time. Grandmother inquired about baby's parents but no one had any information about the same. Grandmother tried talking to the child, but the child was very scared and could not talk. Grandmother decided to get the child home. Mel and Jol were confused to see this new guest, " who is he?". Grandmother told them about the child and said, " let him stay with us as long as we can find his parents. It is now your responsibility to look after the child. Do one thing, make a list of items which we need to buy for the child"

Mel said, " don't worry grandmother we will definitely make a list, but before that, let us give him a name, Jol, what do you think should be his name?"

" Aryan" Jol said. Mel also liked the name. Mel and Jol then started listing the items which they would need to look after Aryan. Can you also make a list? Please try...

1.----- 2.-----
----- 3.-----

4.----- 5.-----



- 6.-----
 ----- 7.-----
 ----- 8.-----
 ----- 9.-----
 ----- 10.-----

some of these items were already available at home, but some others were to be purchased from outside. Mel, Jol took money from mother to purchase these items. But it was very difficult to buy all the listed items in the given money. Then Mel said, " Jol, let's prioritise these items, some we have and let's think whether we can manage without some of them." Jol was not happy but there was no other alternative. So Mel and Jol both shortlisted some of the items which were absolutely essential for the child.

- Can you guess which 5 items were short listed, please write here... 1.-----**
 ----- 2.-----
 ----- 3.-----
 ----- 4.-----
 ----- 5.-----

Mel, Jol then went to the market and purchased the items. Jol was still unhappy about the fact that there were some items which they could not buy because of lack of money. Suddenly Jol had an idea. She said, "let's tell everyone in neighbourhood that we have found Aryan and let's seek some help from them" They went to the aunt staying next door, told her the whole story. Aunt helped them with a few items like ball, small chappal, few cloths etc.

Both Mel and Jol were very happy that they not only could buy all the items but could also save money. Aryan saw new cloths, ball and other items. He was now feeling safe and comfortable. He started playing with the ball. After some time as Aryan was comfortable, he started talking to Mel and Jol and could share some of the landmarks near his house. Mel, Jol's parents then found Aryan's parents and he was sent back to them.

Mel, Jol were very excited about the incidence and were eager to tell me the story. When I learnt about the incidence, I praise them for their efforts to look after the child. Mel said, " do you know Afaltoun, first time I realize that we need so many



things to live" Jol said , " and I also realize that all these things are essential for any child to live healthy life" Jol further said," Do you think all the children in the world get these things?"

I said, " No, all children do not get these things but I agree that they should get all of this"

Jol said," Something must be done to ensure that all the children get the essential items." I told them," In fact, this was discussed in one of the international meeting, to ensure that all the children in the world will get whatever is essential for them, to ensure that they will be protected and to ensure that they will get opportunities for their fullest growth, Child Rights Convention has been formulated. It is called United Nations Convention on the Rights of the Child 1990" **"The United Nations Convention on the Rights of the Child (1990)** is a document drafted by the United Nations Commission on Human Rights, intended to promote and protect the well being of children. The Convention was adopted by the General Assembly of the United Nations, on November 20, 1989. Several countries affirmed their commitment to children by either signing or ratifying the Convention.

Jol asked, " Has India ratified it?"

" India too, ratified the Convention on December 11, 1992. That is why India has announced many schemes and made laws to ensure that all the children in India will get their rights"



- Children have right to free and compulsory education upto age 14 years.
- Children must not be allowed to do hard labour till the age of 14 years
- Children can talk and express their feeling and thoughts.

The Convention recognizes the vulnerability of children and emphasizes that the essential needs of children should be given priority during resource allocation for their special care and assistance. It further stresses on the need to create an environment conducive to the healthy growth and development of children, with special mention of the importance of family. The document emphasizes that the rights should be



extended to all children without discrimination irrespective of their race, nationality, origin, colour, sex, status, language, religion, disability, property.

I further told them that the Convention draws attention to **four sets** of rights for every child:

THE RIGHT TO SURVIVAL

"Includes the right to life, the highest attainable standard of health, nutrition, and adequate standards of living. It also includes the right from birth to a name, the right to acquire a nationality, and as far as possible, the right to know and be cared for by his or her parents".

THE RIGHT TO PROTECTION

"Includes freedom from all forms of exploitation, abuse, inhuman or degrading treatment, and neglect including the right to special protection in situations of emergency and armed conflicts".

THE RIGHT TO DEVELOPMENT

"Includes the right to education, support for early childhood development and care, social security, and the right to leisure, recreation and cultural activities".

THE RIGHT TO PARTICIPATION

"Includes respect for the views of the child, freedom of expression, access to appropriate information, and freedom of thought, conscience and religion".

Friends you must remember that along with the promotion of rights it is also necessary to understand and fulfil our responsibilities. Now should I also tell you the song prepared by Mel and Jol on Child Rights?

Our Rights



We are Aflatoon Children



We are Aflatoon children, We have recognised our Rights. We have the Right to Live which Includes food, clothing, to get Sufficient water and good health.

We have the Right to Development which includes our right to progress, education, play and recreation and develop further.

We have the Right to Protection which includes protection from being pushed around, from being beaten and adults need to give this a thought.

We have the Right to Participation which includes our right to think for ourselves, speak our thoughts, make our own decisions and give everyone a chance to say what they feel.

So children, Have you understood your rights? Then please read following incidences carefully and tell me in such situations which Child Rights are violated and what can be done about it...

A. Manisha is 12 year old, she is very poor and can not go to school. She works as domestic child labourer. Her employer is very cruel.

Which right/rights violated? _____

What do you do about it? _____

B. Rupesh's father is addict, he comes home everyday in a drucken state andbeats Rupesh and his siblings. Which right/rights

violated? _____ **What do you do about**



it? _____

C. Rakhama is physically challenged. She is not allowed to participate in any of the stage activities in her school. Which right/rights violated? _____ What do you do about it? _____

D. In the Lohar village, there is tremendous shortage of water, children in the school are drinking muddy water because of which most of them are sick. Which right/rights violated? _____ What do you do about it? _____

Do you come across such incidences in your life? Or do you hear about such situations in the News on television/in Newspapers? Then please collect such news articles from News papers and write at least one article on child rights.

3. Gender Equality

Mel, Jol learnt about Child Rights and Responsibilities and they decided to educate their friends about the same. It was late in the evening. Jol's mother told Jol to come and help her in her household work. As usual, Jol went home and started helping her mother. Mel was still playing with his friends. I decided, that I will talk about it with children the next day. Next day as usual Mel, Jol and their friends came to me. We all were chitchatting. I decided to play a game with them. I am going to play the same game with you all. So are you ready? Take one paper and pen, make three columns and write as shown in the table-1. Let me explain this game to you. In the first column I have listed some work/activities. If you feel that these activities are appropriate for girls then you can make a tick in the adjacent girls column. If you feel that these activities are appropriate for the boys then make a tick in the adjacent boys column. You will get 5 mins. For this.

Sr. No.	Jobs/Activities	Boy	Girl
1	Dusting and cleaning		
2	Filling water at home		
3	Civil work		



4	Washing cloths		
5	Bathing a baby		
6	Fetching water from well		
7	Cleaning vegetable		
8	Cleaning food grains		
9	Cooking		
10	Ploughing		
11	Getting vegetables from market		
12	Electrical work		
13	Cleaning babies		
14	Roof work		
15	watering plants		

16	Performing Pooja		
17	Grazing animals		
18	Removing coconuts from tree		
19	Preparing beds		
20	Digging		
21	Cleaning animals		

Mel, Jol and their friends played the same game. Then there was a discussion about who has put which activities as *Girls* activities and how many have put which activities as boys activities. Following points were raised:

Filling water, cooking, other household activities were recorded as *Girls* activities. Where as electrical work, farming, civil work was considered as *Boys* activities.

Jol and Mangala were not very happy. They said, " who says that we can not do electrical work or farming and who says that we must do all the household work?"



Mel said, " Mother and father go out and work for home. We both go to school. As this is our house, we should all be equally involved in the household work. We can not distinguish between some tasks as girl's asks or some as boy's tasks."



Rakesh realized, " Yes, yesterday, we were playing in the evening and Jol, Mangala had to help our mothers in household work."

Mangal said, " in fact, yesterday when we were talking about Child Rights, we were told that all the children, be it a boy or a girl, have equal rights. Hence we must get right to play."

I was happy because I wanted them to understand this. Sharmila said, " But there are some tasks which require lot of physical strength, do you think we can do these tasks?" Jol answered hurriedly, "Why not, who says that we are physically weak compare to boys?"

Mangal said, " We are always told to be girlish, to be shy and introvert and not to demonstrate any aggression. In fact some families do not give enough food to girls, in some families girls are not allowed to go out of their homes. Because of all this girls become timid, shy and appear as if they are weak. "

Mel said, " I do agree with you. We must see to it that such things will not happen in our families." Rakesh also agreed. I was happy that they had learnt the important lesson of Equality.



Friends, what do you think? Don't you feel that it is important to treat boys and girls equally? If you agree to this then please change your behaviour accordingly. If you need some more time to think about this, please do so.

Let me help you to further understand this concept. For this, read following story of Dhiraj and Chanda and answer the following questions:



Dhiraj and Chanda are siblings:

- 1 All the children together decided to built stage for the school, all the other work has been done but two major tasks are remaining- tiling and getting water from the well and cleaning the stage. Which work will be done by Dhiraj and which work will be done by chanda?
 - 2 Both go to school, the school is upto 7th Std. The school for the education after 7th is at taluka place. Dhiraj and Chanda's father can not afford to send both of them to school at Taluka place. Who will be sent to school to continiue the education, Dhiraj or Chanda?
 - 3 At home who will serve food, Dhiraj or Chanda?
 - 4 School painting is to be done, who will be selected, Dhiraj or Chanda?
 - 5 At Dhiraj's house, Dhiraj and Chanda both are having lunch, unfortunately there is only one roti is remaining who will get it, Dhiraj or Chanda?
 - 6 There is food leftover from last night's dinner, Mother will serve this to Dhiraj or Chanda?
 - 7 Dhiraj, Chanda both need new shoes, who will get new shoes first?
 - 8 Dhiraj's shirt is torn, who will stitch it, Dhiraj or Chanda?
 - 9 Who will serve tea to the guest at home, Dhiraj or Chanda?
-
- 1 Don't you think Chanda can also to titling work.



2 Continuing education is important for both Dhiraj or Chanda. They need to find some solutions for this.

3 Since both, Dhiraj and Chanda are eating, they can serve food for themselves.

4 Don't you think Chanda can also paint the walls and she should learn the same.

5 Discrimination such as this should not happen at home, both boys and girls should avoid this.

6 Both can eat the leftover from last nights dinner, not only Chanda.

7 Both of them should get, but if Chanda gets shoes first, Dhiraj should not feel bad about it.

8 Dhiraj should be able to do his work on his own, he can learn stitching.

9 Both can serve tea. Dhiraj should be willing to serve the tea and Chanda should be willing to accept the fact that Dhiraj can serve the tea.

Wow, you too have started your journey towards equality, now you are really making efforts to become Afaltoun. Let me tell you the song created by Rakesh and Mangal on gender equality.

Girls: We are the girls of the Aflatoun Club Our personalities are all different. We will learn in school and we will grow And we are no less than anyone else.

Leader: What will you do? How will you do it? After all, you are girls. The boys will earn. Why spend money on you?

Girls: That won't happen. We will make our world With new traditions and new ways of thinking We will work and like salt and savouries, we will Be together...we're no less than anyone else.

Boys: What will you do? How will you do it? After all, you are girls. You will wear our footwear searching for husbands.

Girls: That won't happen. We won't give dowries. We'll earn our money. We won't wander looking For husbands, they'll seek us out. We'll work and We'll



prove, we're no less than anyone else.

Boys: What will you do? How will you do it?

After all, you are girls.

You have to be protected.

You have to be pampered, as soon as you come of age.

Girls: That won't happen. We'll grow strong and We'll protect ourselves. We'll learn martial arts And no one will attack us. We'll work and We'll prove, we're no less than anyone else.

Boys: In our society, men rule. You will have no freedom. You'll have to bend, you'll have to obey, whatever it is that the men say.

Girls: That won't happen. We won't listen These are old-fashioned ways of thinking. We're independent, we believe in ourselves. We'll prove we're no less than anyone else.

Boys: You are girls...no.

Girls: That's what we say, that's what we think Boys and girls are equal. Let us work and Give us respect for the work we do. We are girls But we'll prove we're no less than anyone else.

Boys: You are girls...no.

Boys: Look, we've come to the place Where we're equal. Let us respect each other That's the true test of humanity.

Mel and Jol decided to follow the norms of equality. They decided that they will never allow any discrimination based on gender. They told their decision to their teachers. Teachers appreciated their efforts. Teachers further told Mel and Jol that they should treat people of any caste or religion as equal and should not discriminate on the basis of caste or religion. Mel, Jol and their friends agreed. They decided to respect equality.

4. Goal Setting



Children, aren't you tired of studying? So what shall we do then..... Come let's chat, so what do we do when we chat? We discuss our thoughts, our views, share our experiences our doubts, our decisions. Isn't it? Once I asked Mel and Jol "with whom do you love to chitchat, to share your ideas and views?" Mel said, "Our friends" Jol said, "Parents" Rakesh said, "Teachers" Now will you tell me with whom you like to talk?.....



Write on what matters we discuss. Eg. Which new mobile shall I buy? Where to go in the holidays?

I said, "How interesting this is? Whilst chatting we actually learn so many new things, isn't it?" Mel said, "not really, When we chat, discuss, talk, we really waste a lot of time. We don't gain anything". Jol said, "Mel, How can you say that? We get to know so many things from talking to one another. Only we do not think of it in that way, or don't use it fruitfully."

I said, "That's right children, we often learn a lot through our discussions. Get to know new things, think of new ideas, get new friends and get to listen to others thoughts. Learn others opinions, we learn how to convince others with our stand-point and so much else. Isn't it, children?" Mel, Jol and their friends started thinking about this. I further enthuse them... "Come then let's sit and talk, about



our dreams, desires, about what we'd like to become. If you make your efforts in right direction, in a right way and if you will make consistent efforts towards achieving your goals, you will surely achieve them."

Mangal intercepted," But Aflatoun, what do you mean by in right direction and in the right way!" Come let me explain to you step-by step, okay.

Step No 1: Make a list of your dreams and desires.

Write down all your dreams so it will become a list. Mangal wrote - 1. I want to go to Mumbai and do not want it to be an expensive trip.



2. I want to grow up to be a pilot. Would you like to write down what your dreams are? Then write-

Step No. 2: Of this list, select three dreams that are closest to your heart and make another list. Make up your mind to fulfill these goals.

For eg As Mangal had put down, "I want to go to Mumbai and do not want it to be an expensive trip" So you also put down one wish -



Step No. 3: Now decide on what you will do to achieve this goal.

When we think of achieving some of our dreams, they become our goals. Then you



will have to make a list of all the things you will have to do to achieve these goals. What information you will have to gather, etc. from whom etc. for example, look at Mangal's wish to go to Mumbai and that too not to make it an expensive trip. So to fulfill this goal what all information will she have to gather? Mel said. "let me see what information she will have to gather. She will have to decide on the mode of transport to go to Mumbai; by train, bus or plane and when to go. How long is the travel time? How much will the ticket cost?." Jol intercepted Mel and said, "Where will Manfgal stay in Mumbai, where will she have her meals, how much will it cost. What are the sites worth visiting and how to go to these places?" Rakesh said, "Some of this information can be sought on the internet and a map can also be obtained. Some information can be got from relatives staying in Mumbai." I said, "That's right, so you made a list of the things to be done by you"

So friends, you too will make such a list for achieving your own dreams? Will you tell us how?

-----And now the next step is

Step No. 4: Planning, based on fact-finding done.

Mangal said, "About when I will buy my ticket to Mumbai, when I will reach Mumbai, whether I have booked for my stay at hotel, about how I will travel within Mumbai, etc, isn't it?" I said, "How clever you children are! That's right. But do it properly by writing it all down. Okay?" So have you done your own planning too? Do let me know.-



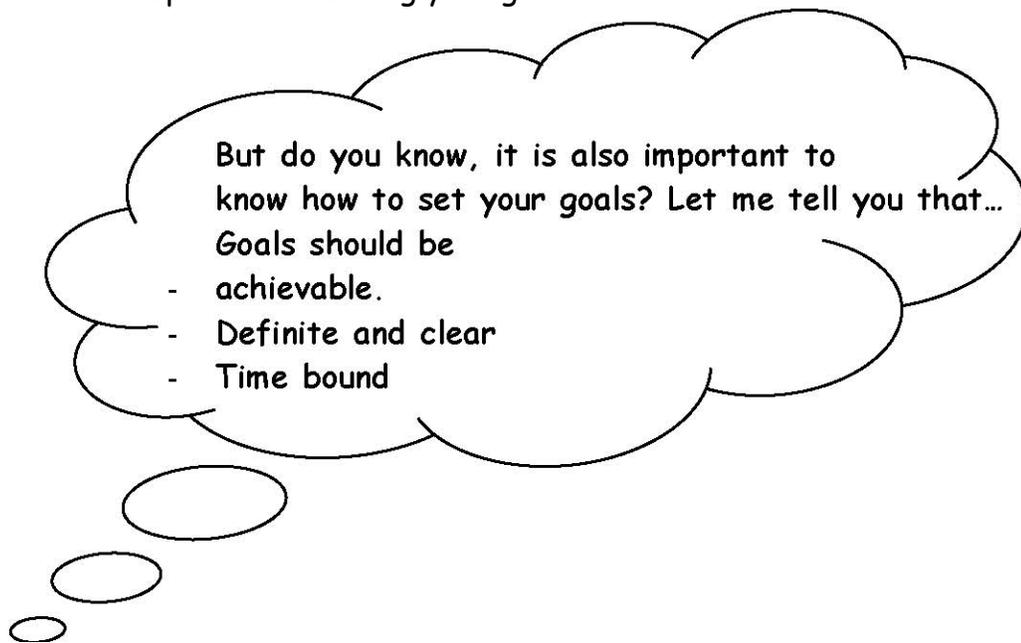


Step No. 5 : To act according to the plan.

Jol said, "This means, go to Mumbai, as planned, isn't it?" I said, "Excellent, that's right."

Step No. 6: Evaluate it

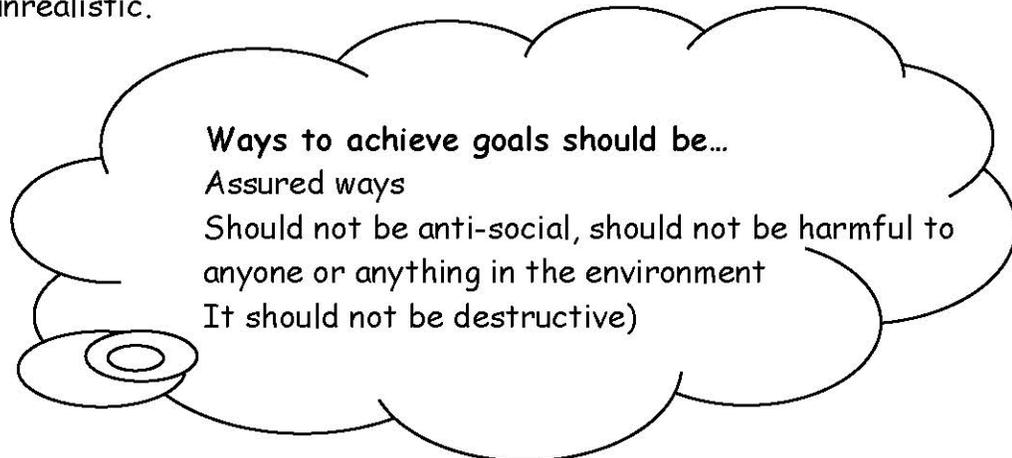
Conduct an evaluation of the work done so that you will get to know if the work planned has been implemented according to the plan, how it was done, if there were any mistakes done so that you can make sure not to repeat these mistakes in future. So do you now realize the meaning of the words 'right way and right direction' with respect to achieving your goals!



Goals shouldn't be... -Selfish



- unrealistic.



What to you do to achieve your goals?

⌚ Make consistent efforts ⌚ Don't be disappointed if you meet with problems and obstacles ⌚ Have faith in yourself

All the children liked the story of how to achieve one's goals. Each one decided to go back home and write down one goal they would resolve to achieve, what they would do for that, and they wrote down step-by-step what they would do to achieve it.

So come on let's see which goal you choose to achieve, why don't you also write it down..... And remember one thing-

If you make up your mind to achieve your goal and if you are ready to make consistent efforts to achieve it, then nothing is impossible.

5. Let's Learn Planning

A big fair was there in a village called Tushid. People from the neighbouring villages came to this fair to buy many small and big things. In this fair, there were toys, clothes, masalas, vegetables, bangles, necklaces and so many other colourful shops. There were many games like shooting the arrow, throwing the ring, tailing the donkey etc. All the people simply get lost in the fair and enjoy themselves. From Sonar village, Baby and Mangal had come for the fair They were very excited to come to the fair. Their mother had given each of them Rs. 20/- to spend at



the fair. Both came to the fair and were tempted to play all the games in the fair. They met some of their friends there, Poonam, Rashida, Jol, Kaveri, and some others. Mangal and Rashida were enjoying themselves. After 2 hours Mangal realized that she had only Rs. 3/- left with her. She still wanted to buy herself ear-rings, a necklace and bangles. Also she'd need Rs. 2 to go back home. She had spent Rs. 17 in playing all the games at the fair. She realized that she would not be able to buy anything now. She felt disappointed. Just then she saw Poonam. She saw new ear-rings in Poonam's ears. Mangal asked her, "Did you play the games?" Poonam replied, "Yes, I played 2 games. And see I bought these bangles and earrings." Mangal was surprised, "I couldn't buy any items. I spent off all my money in playing games. How did you manage to do both things?"

Rashida was also with Poonam. She said, "Mangal, we first roamed around the whole fair and gauged what would cost how much. We had just Rs. 20 so we decided how best we can spend this limited money. If we had played all the games then we wouldn't have had the money to buy these bangles and ear-rings. So we played just 2 games so we could have enough money to buy the things we wanted."

Mangal began to think where she had gone wrong. She realized that she had been so excited that she began to play right away. She didn't even realize that her money is getting over! So now she wasn't able to buy herself the bangles and ear-rings. She realized that Poonam had first planned of what all things she could do in just Rs. 20 and then started spending it. That is why she was able to do both the things, play games and buy the things she wanted.

Jol realised Mangal's disappointment. She tried to explain to her, "Mangal, don't be disappointed. From this instance we were able to learn that we must plan how much we have and how we'd like to spend it so as to get maximum satisfaction. We cannot possibly have enough to buy or do everything. So then what are the things we'd give a priority to, we must decide beforehand. That is what is called the planning of our expenses.

Mangal laughed and said, "You are right Jol, next time I will plan my expenses depending on how much I can spend." Jol and all her friends were happy and they sat in the six-seater and



to plan their expenses. I told them, "First you need to prepare a budget if you have to plan out how to spend."

Mel said, "Budget! What is that?"

Jol said, "Oh, is it something like the one hear about railways every year?" I said, "Yes something like that, but why look so far. You know every year our village and even our school make a budget."

Mangala said, "Really! Then tell us no, what that is?" Then I reminded them of the Aflatoun slogan that they would try to find out themselves

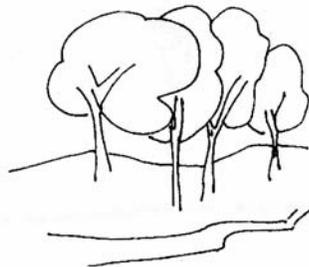
went back to their homes.



The next day, whilst chatting everyone shared their experiences at the fair with me. We discussed how Mangal got into a crisis and how Poonam was successful in buying and doing the things

she wanted with her money. I said; "You have learnt a very important lesson, really."

Rakesh laughed and said, "did you think that you can only learn lessons at school? In fact we also learn lot of lessons outside



schools" All other joined in the humour. Mangal became serious and said, "I need to learn planning of my expenses."

By and by everyone began to ask me to teach them what they need to do rather than ask for ready answers. So I sent them to meet Ms. Parab, the



Secretary of the women self help group in the village. I told them, "Ms. Parab from our village always prepares the budget for the savings groups. Let's call her once to the school. Talk to your principal and fix a day to call Ms. Parab to school." Ms. Parab came to our school on the fixed day. Whilst explaining what is a budget, she said, "Planning based on the money we have or expected to get and the expenses that are likely to happen- is called the budget."

The following discussions took place amongst them. Would you like to know..... Ms. Parab said, "Supposing you have ten rupees and of that you have to buy a notebook and a pen costing Rs 8. Now while going to the market you see an ice-candy stall. One ice-candy costs Rs 3/-. It is a hot summer day. A lot of children can be seen buying the ice-candy. You are also tempted to buy yourself an ice-candy. Will you buy it?" Pankaj said, "Yes, but if I buy the ice-candy then I will not be able to buy the pen!" "That's right so then what decision will you take?", Ms. Parab asked.

"If I am very thirsty then I will take the ice-candy and buy the pen on the next day." Jol replied.

Mangal said, "But if it is essential for me to buy a pen and notebook then

I will not spend the money on the ice-candy. Besides, I will get a scolding from mother on going home." "So that means that looking at how much money you have and depending upon your needs and priorities you decide what to spend on. This decision you must take even if you have lots of money." said Ms. Parab. Then Ms. Parab told them the story of Pankaj. Pankaj had got Rs. 2,500/- as scholarship from the school. He wanted to buy lots of things. He wanted to buy lot of things for his sister Asha too. So he made a list of the things he wanted to buy and wrote the cost of these things.





	Things Pankaj wanted	Cost (Rs)
1	Examination fee	100.00
2	Umbrella	100.00
3	Chappals	50.00
4	2 shirts	200.00



5	2 pants	300.00
6	Notebooks, books, pens	100.00
7	School picnic	150.00
8	Goggles	50.00
9	Jean jacket	150.00
10	Asha's picnic	150.00
11	Umbrella for Asha	100.00
12	Chappal's for Asha	50.00
13	Notebooks, books, pens for Asha	100.00
14	Mobile	1000.00
15	Mobile annual subscription(approximately)	300.00
	Total estimated Cost	

Come on tell me what is Pankaj's total estimated Cost?

Is it more or less than the money he has got?

Scholarship money he has -Rs. 2,500/-Estimated expenditure -Rs. 2,900/-So Pankaj will have _____ money left with him/ or he is short of _____money.

So you have realized that Pankaj is falling short of Rs.400/-. What should Pankaj do in such a situation? Kaveri said, "If he wants to buy all these things then he will have to find a source of getting that much more money." Sonya said, "Or then he will have to cancel buying some of the things he wants." Ms. Parab heard the answers and exclaimed, "Excellent! You are all clever children! You are right. Either Pankaj will have to look for a source of more money or then he will have to cancel buying some of the items.

When you budget to buy things that are more expensive than the money you have at hand then it is called a deficit budget. But how can you have deficit budget's at home? We must meet the expenses within the money at hand. Mel said, "like Rashida!" Ms. Parab said, "Very true!". She added, "Sometimes some unplanned expenses may come up which may be necessary. Like if someone falls sick then you have to buy medicines, or may have to go to a fair or to go out-of-station. So you must have surplus money saved aside for such

unexpected expenses. **This keeping aside of surplus money for emergencies is called making a surplus**



budget."

Mangal said, "So if you need that some money should be in surplus in the budget then you must prepare a budget having less expenditure. Isn't it?" Ms. Parab said, "Absolutely!" So now you would have understood what is a budget?

Now treat this budget of Pankaj's as your own. Cancel some of the things as per your needs and priorities so that it will become a surplus budget.



Pankaj's surplus Budget

	Things Pankaj wanted	Cost (Rs)
1	Examination fee	100.00
2	Umbrella	100.00
3	Chappals	50.00
4	2 shirts	200.00
5	2 pants	300.00
6	Notebooks, books, pens	100.00
7	School picnic	150.00
8	Goggles	50.00
9	Jean jacket	150.00
10	Asha's picnic	150.00
11	Umbrella for Asha	100.00
12	Chappal's for Asha	50.00
13	Notebooks, books, pens for Asha	100.00



14	Mobile	1000.00
15	Mobile annual subscription (approximately)	300.00
	Total estimated Cost	

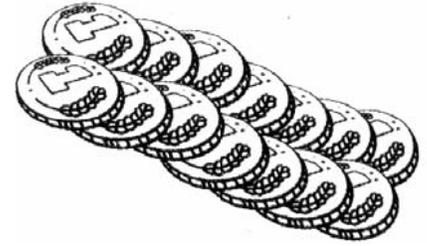
Everyone was happy after this resourceful session with Ms. Parab. The principal thanked Ms. Parab and told the students, "Now go home and share this information at home, tell them how it is important to save and participate in making budgets for the household expenses too. Study how to plan the expenses at home."

Ms Parab said, "Don't just thank me! Now you all start saving, and take out a contribution and prepare a budget and plan a bhel party. Don't forget to call me for it." All the children liked this idea. They planned a bhel party on the coming Saturday and also prepared a budget for it. So friends, will you also have such a party? Definitely have it, but first plan for it and make a budget for it.



6. I too can save.....

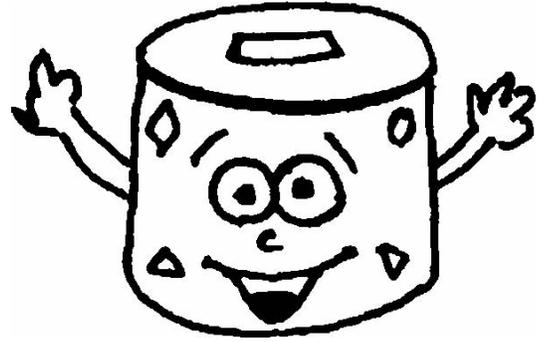




Mangal, Mel, Jol, Rakesh and others were all chatting on their way to school. All were looking cheerful and energetic. Jol said, "What fun we had at the fair and then we even learnt how to make a budget." Rakesh said, "Just because mother had given us money we could have some fun at the fair otherwise we would just have had to see it and return." Mangal said, "What you said is true. We all could enjoy at the fair because we had some money to spend. Our parents do take good care of us. They look to our needs, our expenses, our joys, isn't it? How they meet our needs!" Mel said, "Oh. They save money so that they are able to use the money whenever it is necessary." I said, "Okay, tell me now about the budget you made for the party, was it a surplus budget or a deficit budget?" Children said, "Surplus".

Mangal said, "We spent whatever was surplus on the day of the party." On hearing this I sadly said, "You should have saved at least some money." Mangal said, "How is that possible? There is hardly any money?" To this, I told them, "All animals and birds also save. We too must save, isn't it." Mangal said, "Animals and birds also save means what? How do they do that?" So I narrated them a poem. Listen to it.





Even I can save.....

Little drops of water and tiny grains of sand

Make the mighty oceans



and the mighty land.

Tiny bits of nectar collected by the bees Go to make the honey-combs that hang down from the trees





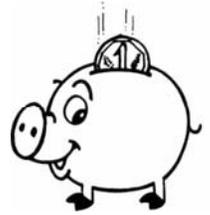
Little birds do labour, collecting tiny bits of hay, Building up their
cozy nests, in which their eggs they lay.

Bringing tiny grains of soil, marching as in a drill, Ants end up building, a
mighty ant hill.

Learning from nature I feel that even I, Can think about the future
To make it better, I will try.



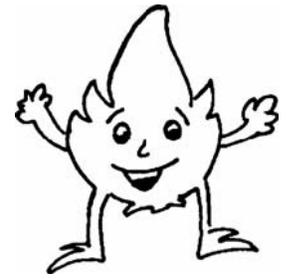
So let's remember the message We learnt from Aflatoun And let us all initiate A bank in our school.



Mangal said, "Really, animals understand the importance of saving. There is so much to learn from them." Jol said, "True, if we too get into the habit of saving then how good it will be." Rakesh said, "Oh, we too save but not just money but several other things." Mel said, "Do tell us what are the things that we are saving. " Rakesh said, "At the end of the year, after results when we go to buy pens, books and notebooks for the next year don't we take out the unused pages from our used notebooks and make a book out of it to use as rough books. So don't we have to buy a book less?. So don't we save both paper and money?." Mel said, "You are right, which means, I also save!" Mangal said, "I too save." Rakesh laughingly asked, "What do you save?." Mangal said, "When eating food, I serve myself just what I need and not more."

Rakesh said, "As though that is saving?" Mangal said, "Oh yes, means I do not waste food. It amounts to saving only." Rakesh said, "Wow! That sounds great really. I hadn't realized it. " I was listening to the children. I was happy to hear the discussion. Now can you also make a list of things you save. -

1. _____
2. _____
3. _____
4. _____



So have you realized that we are saving natural resources. Rakesh asked, "Means what?" Then I gave them 2 important examples.



1. Saving water _ "Why must we save water? There is plenty of it in the world. There are rivers, the sea."-Rakesh said.

I said "Oh, but look how little it has rained in the past 4 years. Rivers are drying, The ground water level has gone down, wells do not have enough water. So then mustn't we save what little water we have?" Everyone began to think, "This year in January itself the river has gone dry. We can't even swim." Jol said, "It is true. We must save water."

Mel said, "But I see lot of people wasting water. My mother throws away the drinking water when it goes a day old. She says it has become stale. And Sambhaji uses half a tumbler of water to just rinse his mouth."

Can you write some such instances where water is wasted.

1. _____
2. _____
3. _____
4. _____

After making this list everyone realized that we too often waste water. So everyone decided that, we will use only as much water as is necessary. We will not waste water.

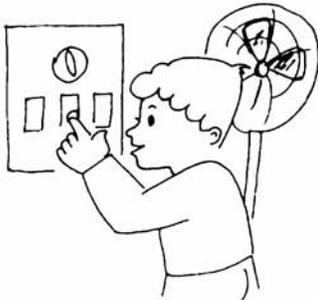




2. Saving electricity- "We all must save electricity as there is a shortage of electricity in our country. If some people waste electricity then others will not be able to get electricity. So we all must save electricity." Mel said.

Jol said, "That means using electricity judiciously. And when it is not required we must switch off the lights, fans etc, isn't it?" I said, "That's right!" Will you also write down what other things we must save and how -

1. _____
2. _____
3. _____
4. _____



About saving money - To save money for our difficult times and for our future needs/desires is called saving.

Rashida said, "My mother saves money. Last time my little sister was ill, she took out her saved money to buy medicines. This too would be called savings, would it not?" I said, "Yes, That's right! This is called saving of money."

I told children, we save money for--For unexpected emergencies and illnesses. -For old age expenses. -To meet with our needs and desires. -For education, marriage and



for the house. -To face the inflation

Mel and Jol understood all the things, I had said except about facing inflation. They didn't understand that. Then I gave them an exercise to do and I am going to give you the same. You need to do a simple thing. Ask your mother the following questions-

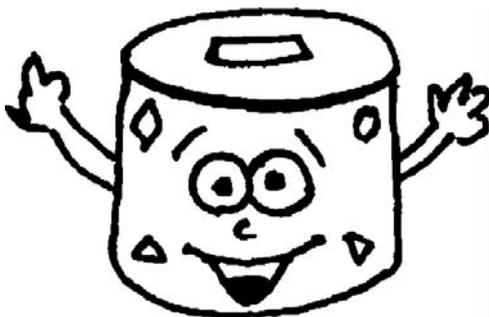
- 1 When you were small how much would it cost you to buy a ticket from your village to the Taluka place?
- 2 How much did it cost 5 years ago?
- 3 How much did it cost last year?
- 4 How much does it cost now?

Now ask your mother some more questions -

- 1 How much did Tuwardal cost last to last year?
_____Rs/kilo
- 2 How much did it cost last year? _____Rs/kilo
- 3 What is the price this year? _____Rs/kilo

So friends, from this exercise you would have realized that prices are continuously rising. So if today I have Rs. 200/- and can buy 2 kgs of Tuwardal with it. Next year I may not be able to buy 2 kgs , I may just get 1 kg. So I will need more money to buy 2 kgs of Tuwardal. So I need to save and also invest somewhere so that my savings will increase. So did you understand how saving can help us face the challenges of inflation.!

Mel and Jol remembered their friend Reena who had made a piggy bank for herself. She would put in part of the money given by her



mother to buy eatables and used to save remaining money. They told this to Mangala and Rakesh. They found it very interesting. Now they too were feeling the urge to save money like this.



Would you like to know what they did.....



Mel, Jol, Rakesh and Mangala all went home after school. They each asked their parents for an old box. They painted it. Now the box looked good. They drew an Aflatoun on it and that was their Aflatoun box. They put into it, the money they had saved so far. They now started saving in that box.

Friends, you too can make yourself nice piggy bank, would you like to?. And save in it. But friends like saving money, Mel, Jol and their friends have also decided to save the environment, water, electricity, trees, etc. They have also taken a pledge for that. Would you like to hear this pledge? If you feel this is an important pledge then you can also take it.



Our Pledge

We Aflatoun children pledge from today that we will not behave in a way that will in any way hamper the environment. We will plant many trees, not waste water, be kind and gentle to birds and animals, will use electricity judiciously, . We will save money and will also try to convince others to save.

Besides this, Mel, Jol also made a song so that they will remember the pledge and saving. Would you like to hear the song? Here it is.....

Come one and all,
Let us all save money,
Oh children don't stay behind
Come and save!

Let's sing in fun
Learn in joy and laughter
With Aflatoun.

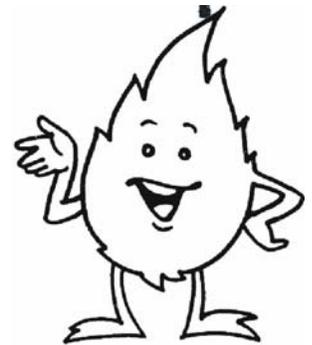
Let's think in new ways
And put it into practice also
Let's learn good habits.

Let us save money
Electricity and water
And also learn to value time

Let's educate ourselves on new things
And change our lives



Let's understand the ways of the world.



7. Invest Matras

The teacher in Mel, Jol's class told the children an English tale of 'The Hare and the Tortoise', it's the old tale we know. Mel and Jol knew this story. You too would be knowing it, wouldn't you? The moral of this story has become a popular phrase in English? Do you know it? "Slow and Steady Wins the

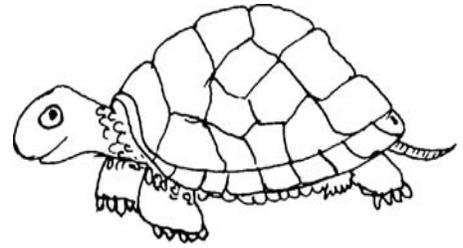


Race"... That's right!

Mel and Jol found the phrase relevant because there had been such an instance in their village recently. The village landlord and his son had a bet. They decided to go to the taluka place and return. The taluka place was 75 kms from their village. They decided to leave at 7 a.m. Whoever goes to the taluka place and returns earlier wins.

The landlord's car was a little old. It was running at the speed of 50 km/hour. His son's car was new. It ran at the speed of 75 kms/hour. So as was decided, landlord left home at 7.00 a.m. and went steadily and got back in 3 hours i.e. by 10. a.m.





The landlord's son thought that his car goes faster. So there is no need to leave as early as 7.a.m. He left at 8.a.m. instead. He took off real fast but since he had started off late he encountered lot of traffic. Urged to win the race he tried to drive even faster and was caught by a traffic police. And then getting out of the policeman's clutches took some time and finally by the time he reached back it was 11.30 a.m. A whole one and half hours late. So, all the villagers told him that "slow and steady wins the race". They also reminded him of the saying written on roads. "Leave early and Reach Safely!"

We were then chatting on the same topic. So I decided to tell Mel, Jol about the 5 Mantras (rules) of investment. Have I confused you? Mel, Jol and their friends got perplexed in the same way. So then I told them the story of the foolish king from 'Aat-Paat nagar'.

The foolish king from 'Aat-Paat nagar' and the people from his kingdom realizing importance of savings, decided that they would save as much money as possible.



Everyone started saving. At that time there were no banks. So some people kept the money in the safe vault and some below the mattress. But do you know that whatever they had saved did not come to their help. Can you tell why? What do you think happened in the village? Can you tell?

Mel, Jol were right in their guess that there were floods in the village and all the money they had saved got washed away. Can you think of any other dangers that can come to the saved money? Write them here.

1. _____
2. _____
3. _____
4. _____



Jol said, "Really, we must consider this problem, in fact my grandmother is clever not only because she stocks the grains for the year but also because she keeps neem leaves so that the grains shouldn't get worms in it. How do we keep our saved money safe?" I said, "That itself is **the first Mantra of savings 'Safety'. Savings should be kept in a place where it will be safe.**"

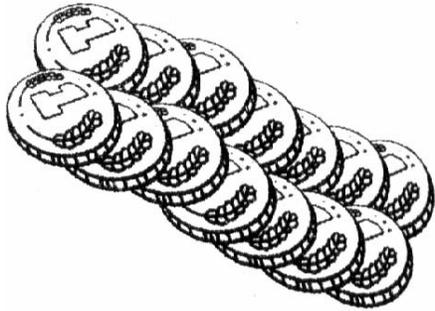
Then Mel, Jol began to think of ways the money can be kept safe. Can you think of some? Write them down. -

1. _____
2. _____
3. _____
4. _____
5. _____

Now let us see the second Mantra-. In one village there lived a family with Haunsabai and Dinkarrao. They had 2 children. Haunsabai did the planning for the household expenses and at the end of the month she would save whatever was left in the Postal "Recurring Savings Scheme". The term of the scheme was just to end



and she would gether saved money alongwith the interest. One day her son took ill and required to be operated for which the doctor said it would cost them Rs.



5,000/- . On hearing this, Dinkarrao got nervous as he hadn't saved any money. Now where would he get the money from? The moneylender was the only person he could think of. "Don't worry. I have Rs. 6,000/-", Haunsabai said. Dinkarrao was puzzled and he asked her, "How did you get so much of money?" Haunsabai laughingly answered, "Oh, since last 2 years every month I saved some money in the postal savings scheme. I could save Rs. 5,000/- and Rs 1000/- we will be getting as interest.

Dinkarrao was now relaxed. Haunsabai said, "Now we will spend Rs. 5,000/- for the operation and I will re-invest the Rs. 1000/- in the postal scheme.

Poonam said, "Oh that is great, Haaaaaunsabaifound the right way out of the crisis." So did you understand the second Rule?

"Money should be saved in such a manner that it will be possible to get it in times of difficulty or crisis."

Jol said, "I don't understand the relationship between the story and this Rule." I said, "Now we are going to learn the 3rd Rule from this story" Mel said, "How?" So I told them the story of the twins, Suresh and Ramesh. Both Suresh and Ramesh



decided to deposit Rs. 100/- per year and keep it at 10% interest in the bank. They both started at the age of 15. Do you know what happened after 15 years? Suresh, as decided kept depositing the money regularly but Ramesh only paid few installments. Ramesh thought what he was depositing was enough, but was it? See the tables below and you will come to know and also fill in some of the blanks.:-



Chart 1



Suresh's savings				
Age Years	Annual savings	Principal Amount	Interest	Total Amount receivable
15	100	100	10	110
16	100	210	21	231
17	100	331	33	364
18	100	464	46	
19	100	611	61	672
20	100	772	77	849
21	100	949	95	
22	100	1144	114	1258
23	100	1358	136	1494
24	100	1594	159	1753



25	100	1858	185	
26	100	2138	214	2352
27	100	2452	245	2697
28	100	2797	280	
29	100	3177	318	

Ramesh's savings				
Age Years	Annual savings	Principal Amount	Interest	Total Amount receivable
15	100	100	10	110
16		110	11	121
17		121	12	133
18		133	13	146
19		146	15	
20		161	16	177
21	500	677	68	745
22		745	74	819
23		819	82	
24		901	90	991
25		991	99	
26		1091	109	1200
27	500	1700	170	1870
28		1870	187	2057
29	600	2657	266	2923

So what did we learn from this. Jol sad, "Slow and steady wins the race". If we are regular in saving and even if the amount is less you still gain more over time." So that is our **third Mantra**, "**Save as much as you can but do so regularly, be consistent**"

Just then Rakesh said, "Aflatoun, you are going to tell us the relevance of the previous landlord's story, isn't it? "

I said, "Yes, but before that let us listen to the story of two twin sisters. Their names are Savita and Kavita.



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At the age of 45 Savita got Rs. 14,599/- after investing total Rs. 1500/-

2. Kavita's savings

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1

3
0
0

64
15

6
4
2

70
57

27

4
2

3
0
0

73
57

7
3
6

28

4



3

3
0
0

83
92

8
3
9

92
31

29

4
4

3
0
0

95
32

9
5
3

104
85

At the age of 45, Kavita got Rs. 10485/- after investing total of Rs. 4500/-





Questions:

- 1.) Who saved more money? Savita or Kavita 2.) At the age of 45 years who got more money out of the savings?

Mangal said " Oh ! Means Savita saved only Rs. 100/- from the age of 15years to 30 years and still she managed to get more so as per the first story we learn that 'Leave early, Reach safely". I said, "That's right, this is the fourth Rule."

You must start saving early to make good returns.

Now let us see the last rule. For that let us hear Sarita's story. - Sarita had recently appeared for her 12th exams. She was wondering what to do in the holidays. She wanted to make a career ahead in the field of computers. So she decided to do her MS-CIT and she shared this with her parents. Her father was against it because it would cost her Rs. 2,300/-. "I do not have so much money now, where will I bring it from?" father told her. Sarita said, "Father, At end of class 7, I had got Rs. 1000 from my Aflatoun bank account which I put into a fixed deposit account at the bank. Now it has doubled. So I will need only Rs. 300 from you."

"Oh, that's grate!" said father. He added, "If it is only that much you need from me, I will give it to you immediately. Do get admission for the course." So do you see friends, Sarita kept her money safe as well as saw to it that it multiplied.? That too she paid attention that it earned her a higher interest. " Tell me, if Sarita had put this Rs. 1000 into a bank savings account, how much interest would she have got?" , I asked. Mel and Jol had found out about the interest rate in the bank and they said, "She would have got only 4% interest and after 4 years she would have only got Rs 4215/-" Rakesh said, " So that means we must invest the money where we will get maximum interest".

I said -"So this is our 5th Rule. **Put your money into the bank or postal bank schemes where you will get maximum interest and where your money will multiply most**". All the children understood the Rules for saving. I had told them that "When we put our money into some scheme after having thought of these rules it is called **investment of money**."





So you too have understood the 5 rules. Come repeat them once.

1. _____
2. _____
3. _____
4. _____
5. _____

Besides this, do one more thing. Find out from one person at home or in the neighbourhood if he/she has invested their money anywhere and whether they have followed the 5 rules. Name of the person who has saved

In which scheme has he/she deposited money

Which rule does she/he seem to have followed?

Which rules has she/he not followed?

Friends you saw how Ramesh, Suresh, Kavita, Savita have saved in the bank and how they have benefited from it. You too would like to save wouldn't you? So come, make a chart of savings as they had made and deposit your money in the postal schemes or in the bank.

8. Visit to the bank

Friends! Mel, Jol and their Aflatoun friends realized the importance of saving and have started saving at home. You too would have started saving now? You must be thinking what to do with this money.? Mel, Jol too started thinking in the same way.

Mel said, "This year, I will go for the picnic with the money I have saved." Jol retorted, "I will save so much that I will go for the picnic and will also save for my



education after the 10th." Ms. Borade was listening to their discussion. She said, "But you all do not go to work. So where will you get the money from?" Santosh, in a spur of excitement said, "We will work and earn" Hearing this Aflatoun said, "No! You mustn't go to work to earn. That would be child labour. According to the law if you are under 14 years then you must not go to work! If you go to work then you will not be educated. It will not help you in any way" Rekha said, "We will ask our parents for money".

Ms. Borade said, "There is no need to ask for money. You sometimes get small sums of pocket money to buy eatables, sometimes guests give you little money as gifts, save from that." Children understood what she said. So they
neither had to work nor ask people for money if they wanted to save.

Rakesh said, "Next year I will use my saved money to buy my new notebook, books and uniforms." Each one was sharing what they would do with their saved money. I was very happy to see the children dream and think of ways to fulfil these dreams and I
praised the children for it.

Jol had saved lot of money so I suggested to her that she should deposit it into the nearby bank. I told her, "Jol, since you want to save for the education after 10th, why don't you go to the bank in the nearby village and deposit it in the nationalized bank.?" "Oh dear, like my parents, you mean? What fun! I too will love to go to a bank like the elders." Jol said. "But how can a child open an account in a bank?" said Mel and Jol felt sad. Immediately Rakesh added, "Children go to banks with adults only". Then I reminded them the Aflatoun slogan.



Separate Fiction from Fact,
Explore, Think, Investigate and Act.



table. There was a

Let us go to the bank personally and get information, all the children decided. Accordingly, they wrote out a letter to the bank manager and asked for an appointment. The bank was away from their village so they all quickly alighted on the bus.

They had all seen the bank building from a distance but had never had the courage to go into it. It was quite crowded. There was a big glass put on it and there were small windows to speak to the persons inside. There were people working inside this glass while there were queues of people outside this glass





The bank manager welcomed the Aflatoun children. Besides, she took them to each table in the bank and explained the work that they were doing. She told them, "That she was working in the bank for the past 15 years. The bank had 125 branches and the main branch was in Mumbai. The bank has different kinds of accounts to offer." Shamrao asked, "What do you mean by different kinds of accounts?"

To this the manager answered - "Some people have businesses, shops, etc and they need to keep their money and even remove it on a daily basis/ more frequently, So then their account is called a **Current Account**. Money in this account does not get any interest."

Most people need to deposit and withdraw sometimes but leave their account money with the bank so it is called a **Saving Account** and on the money saved in this account gets an interest.

Some people want to keep their money for a fixed period of time say a year or 2 years or even more than 2 years. That is called a **Fixed Deposit** account. This money fetches a higher interest.

Some people decide to deposit a fixed amount every month and agree to allow it to accumulate over 2 or 3 years till when they do not withdraw the money. This is called a **Recurring Deposit** Account. This too fetches a higher interest.

"Now tell me , will you open an account in the bank?", the manager asked everyone.

"But unless you are 18 years you cannot open an account" Jol asked.



The manager answered, "Children, the age should not be a problem to open an account. For those below 18 years, you open the account with your parents jointly. Besides, nowadays some banks are even allowing just children to open an account". Children were happy to hear this.

Mel said, "That means we too can open an account in the bank with our mother, father, elder sister and elder brother." Of course "but then managing all the accounts is also going to be your responsibility."

"But to open an account wouldn't we require to do a lot of paperwork. When mother opened an account in the bank, she had to submit many papers, so we too will need such papers to open an account, is it?" - Jol asked.

To open an account in the bank you will need a photo, a proof of age in terms of a birth certificate, school leaving certificate etc, proof of residence in terms of ration card-pan card etc.

"To know your age, where you stay, whether you are living there temporarily or permanently etc for that, these papers are essential," said the manager. "What is a Pan card?" asked Jol. Chetan said, "I don't have a Pan card so then will I not be able to open an account?" The manager said, "Children, the Pan card is an identity card given by the Income Tax Department. For all financial matters and matters regarding income tax this becomes a documentary evidence. See, this is what a Pan Card looks like."



Children grew quiet. Most of their parents did not have a Pan card. The manager



said, -"Please don't worry, children. For those people who do not have a proof of residence, the Reserve Bank of India has made a special facility. That is a "NO FRILL ACCOUNT", as follows:

- A No frill account does not require as many papers to open an account.
- You do not require an opening balance of money to open it.
- The minimum balance required to keep the balance live is very little or could even be zero.
- But you can withdraw and deposit into this account only a fixed number of times annually.
- You do not get a cheque book for this account.
- If you want to open a no-frill account into any bank you need an account holder of that bank to stand as guarantor for you.

Then the manager showed the Circular of the no-frill account taken out by the Reserve Bank of India.

The manager said, "It is for the poor people that there is this special facility made of opening a 'no-frill account.' It can be opened in all banks. "Oh, wow that means we will be able to open an account in the bank", said children happily. On opening the account you will get an account number. You will get a pass book and a cheque book. The pass book records all the entries of transactions that are made. And the chequebook is used to give cheques to others or to withdraw money from the bank" said the manager.

Then the manager said, "Suppose your father goes to the taluka place and unexpectedly needs money, then what will he do. He will send someone home with a chit and will ask them to send him money. Isn't it? Instead of that we can give our bank a chit- that is called a cheque."

Mel said "It must have name of a person whom bank should pay (or if you are asking bank to pay money to yourself then it should clearly state " Self"), it should have amount to be paid and date"

The manager said "You're right, but there is something else also that is supposed to be there, what is it?".

The children were a bit confused. The manager said-"If a cheque does come to us with the name of whom it has to be paid to still, how do we know that this cheque is



written by one of our account holders or by someone else. That's when the children understood, and you too would have! What is it? ...- That's right. The cheque has no value to it if it doesn't have the signature of the account-holder.

The manager further added, "Children, See the 2 cheques given below and see the difference between the 2 cheques?"



Date : _____

Pay _____ or Order

Rupees _____

Rs. _____

A/c. No. _____

अफलातून बँक
शाखा: मुंबई

"081704" 400013005 00795

Authorized Signatories

SAMPLE

Date : _____

Pay _____ or Order

Rupees _____

Rs. _____

A/c. No. _____

अफलातून बँक
शाखा: मुंबई

"081704" 400013005 00795

Authorized Signatories

SAMPLE

Mel, Jol were unable to see any difference in the cheques. On closely observing these cheques they realized that one of the cheques had 2 crossed lines at one end of the cheque.

A/c. Payee

The cheque without the 2 crossed lines is called a bearer cheque and the money on it has to be obtained in cash from the very branch of the bank mentioned on the cheque.

The cheque without the 2 crossed lines is called a bearer

the very branch of the bank mentioned on the cheque.

On the other hand if a cheque has these 2 crossed lines with a/c payee written on it then this cheque's money will get deposited into that same person's account in any bank. So the person whose name is written on the cheque can deposit it into any bank account of his/hers and in few days the money of that amount will get deposited into the account.

Then the manager showed the children the other books of the bank. Besides she also showed each one how to fill a cheque. The children filled cheques themselves. They were really excited. "But what is the need to have different kinds of cheques?" Jol asked. The manager smiled and replied, "You children now think on your own



and try to find the answers. I will give you 2 examples to help you in your search". 1.) My grand mother got the house repairs done and she asked me to pay

off the contractor by cheque. Then which cheque will I send him.....?

2.) My uncle fell sick. The doctor said he will have to be operated and we must pay immediately. his account was in a branch nearby. He told the doctor, " I will give you a cheque of this bank. Please send someone to collect the money from the bank. ?".....

While finding out the answer they just saw a yellow coloured slip which people were filling up while withdrawing money. Mangal asked- "What is this?" The manager said, "A withdrawal slip, means one which is used to take out money from the bank and a deposit slip, is used when putting money into the bank account.

Withdrawal Slip

या लो. पा.

वडॉवल स्लप साबत पास बुक आणणे आवश्यक आहे. अन्यथा रक्कम ^{L. F.} दि

दली जाणार नाही.

Pass Book must accompany this Withdrawal Slip otherwise payment will be refused.

अफलातून बँक

दिनांक
Date

शाखा : Branch

ही स्लप घेऊन येणाऱ्यास
Pay Bearer the sum of

रुपये (अक्षरी)
Rupees (in words)

}

इतकी

रक्कम श्रायुत
which please debit to the account

}



यांचे बचत खाते क्रमांक

मध्ये नांवे टाकून दे

प्यात यावी.

Saving Account No.

रु.
Rs.

सही

Deposited Slip

मेलजोल अफलातून बँक			मेलजोल अफलातून बँक		
PAY-IN-SLIP (Customer Copy)			PAY-IN-SLIP (Bank Copy)		
Branch मुंबई	Set & Scroll No.	शाखा	Deposited in Branch मुंबई	My account is with Branch :	
S/B A/c. No.	Date	बचत खाते क्र.	S/B A/c. No.	Tel. No. /	Mob. No.
बचत खाते क्र.	दिनांक		बचत खाते क्र.	Date दिनांक	
Paid into the Credit of			Paid into the Credit of		
खातेदाराचे पूर्ण नांव			खातेदाराचे पूर्ण नांव		
in S/B A/c. यांचे बचत खाती			in S/B A/c. यांचे बचत खाती		
Cash / Cheque Rs.	रोख / चेक रकमे		Cash / Cheques Rs.	रोख / चेक रकमे	
Rs. (in words) रु. (अक्षरी)	जमा केले.		Rs. (in words) रु. (अक्षरी)	जमा केले.	
Received by	Deposited by		FOR OFFICE USE	Set & Scroll No.	PAN/GIR NO. For amount of Rs. 50,000& above
प्राप्तकर्ता	जमाकर्ता		Verifying Official		
SAVING DEPOSIT A/C			NOTE: PLEASE USE SEPARATE SLIP FOR (I) LOCAL CHEQUES (II) OUTSTATION CHEQUES (III) CASH DEPOSITS		
			Deposited by जमाकर्ता		

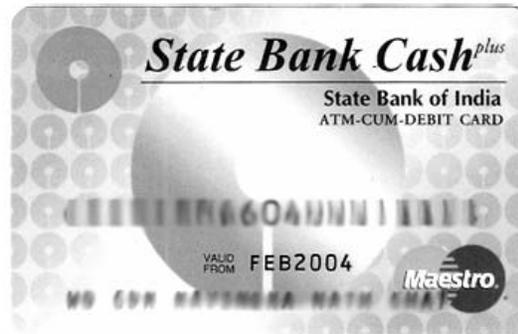
"If we want to take out some money from our bank account then we must fill a withdrawal slip with the amount we want to withdraw. Such an amount will be deducted from our bank account and the bank will give it to us. So you will also know our recent bank balance. " "Now tell me what would a deposit slip be for?" asked the manager. Children thought and realized it.

Will you write down here. What is a deposit slip for?

Then children filled some withdrawal slips and some deposit slips and were excited. I have put in some cheque and slips at the back of this book so that you too can have some fun. So do fill them up.. " We will go home, share this information we have got with others at home, and collect necessary papers as



early as possible and come back to open an account in the bank." Sayig this the children thanked the manager and left the bank and went home. Then as decided, the children opened accounts in the bank. They got an account number, pass-book and pay-in-slips, a cheque book and also an A.T.M. card. Children were very happy. But children didn't know what was an A.T.M. card. Children would you like to see what an A.T.M. machine and card looks like?



Then I told them that if you insert ATM card into the ATM machine and if you put your secret code number, you can do all the transactions like withdrawal of money, depositing money or cheque etc.

Rakesh said "Oh wow! This is fun, come let me go to the machine and get Rs. 1000 to buy shoes." All other children started laughing.

"First your account must have more than Rs. 1000 in it then only you can get that much money from your account."

Jol said, "But how does the machine understand how much money is there in our account?" Rakesh said, "I suppose that all the banks accounts and their A.T.M.'s must be connected by one big computer. If you put the card into the A.T.M. machine, with code number and if there is that much balance/ money in your account then you may be able to obtain it."

I patted Rakesh on his back as he had guessed right. Now you too must have got some doubt as to where does this money come from. So why don't you find the answer and write it here.



Mel, Jol too found out this information and were very happy. They too decided to open accounts in the bank. You too can do it but are the banks too far from your villages? Then you can open similar accounts in the post too. There are several different kinds of schemes available at the Posts to save your money. Why don't you go to the nearby Post office and find out about the schemes and write them down so that I will be able to give some more information to other children.

Like nationalized banks and private banks, the Indian Postal Department has thought of the maximum benefit of the customers and started different kinds of schemes. After independence the Postal department has spread long and wide in the nation as for providing banking services to the customers. It offers more savings schemes than banks too. They also try to give maximum convenience to the customers.

So friends, you too find out about the different papers required to open the account in the banks and Post offices and open the account.

9. Investments Wider Spectrum

As decided, children went to the Post offices to find out information about the various schemes. There, they met Ramukaka. He appreciated children's efforts and said, "Children, you are getting very valuable information. But shall I tell you, there are several other ways to make investments and you must find out about them too."

So children came to me and asked me, "Aflatoun, tell us, where else can you invest your money?".

I reminded them the Aflatoun slogan and that they mustn't look for readymade answers. I asked them to find out for themselves. So they all went to Mel, Jol's grandfather and asked him. Grandfather said, "Oh wow! You've started finding out about this too. In our times we didn't have banks. We only knew that if we had money we must invest it into buying gold or land."





Mel said, "Oh, so you'll hid the money underground and when you wanted it, you took it out. We hear of such treasures being buried underground instory books."

Mangal, Jol and other children started laughing. Grandfather said, 'No, these things you talk of happened only in story books. What I am talking of investing in land is of actually buying land with the money you had. So then ifit was fertile land we would use it for agriculture and grow crop on it, sell the crop if extra, etc" Mangal said, "Means like my paternal uncle who invested and bought a shop in the taluka place, isn't it so?"

Poonam said, "My grandfather used his saved money to build a chawl in the nearby village and then he let out the rooms on rent to others, isn't that investment?"

Grandfather said, "That's right kids, that's it!"

Jol said, " So this kind of investment is good because there are dual benefits, safety or security and the money appreciates or multiplies."

So I told the kids, "Excellent, you all have found out about the first kind of investment. What is that investment called? It is called "**Investment in fixed assets.**"

Then Rakesh asked, "And what is investment in gold called? Must one buy lots of gold?"

Grandfather said, "Children we buy gold ornaments for our pleasure because we like to wear it. But if you want to invest in gold then instead of buying ornaments then you must buy gold coins or gold biscuits. Gold coins or biscuits fetch a higher price on sale but ornaments fetch a lower price than the price at which they were



bought." Children then came to me and told me about the discussion they had with Mel's grandfather.

But Mel, Jol were restless on talking about investments. They remembered the story of Haunsabai which they couldn't forget. They aid what if such a time comes on us then what will we do? Medicines and doctors are very expensive. What if the money saved by us isn't enough? They were worried. I saw this tension and shared a story with them. I will tell you the story too.

Ram and Shyam lived in one village. Ram was a rich man but Shyam was not rich. Ram was a rich farmer owning 100 acres of land while Shyam was poor having only 2 acres of land.

Shyam was worried that if there was ever a drought and he would get no crop from his land then what would happen to his family? This worry kept troubling him. Shyam shared this fear with Ram who couldn't understand his fear because he had enough land of his own. Ram laughed at Shyam. This troubled Shyam and he didn't know what to do. HE thought of the bank close by and went and met the officer at the bank and shared these fears with him. The bank officer suggested to him that he should take an insurance of his 2 acres of land. And so Shyam got all the paper-work ready and got an insurance made.

In some days the crop started to grow on the land. It all looked lovely and green and villagers were happy to see the crop. But then one day came when the clouds burst forth and there were such heavy rains that all the crop got destroyed. All the crop that had looked so beautiful came down to the ground into the mud. Seeing this all the farmers including Ram had their eyes full of tears.





A lot of farmers who had taken loans to grow their crop resorted to suicide as a way out of the problem. Shyam too had suffered heavy losses. But Shyam was not so tensed up as he had **insured his crop**. So the bank gave him the money according to the losses he had suffered. Ram was now sorry that he had laughed at Shyam. He too felt that if he and the other farmers had been sensible and had taken insurance of their crop it would have been so good.....

Mel, Jol said that, "We had heard this before that one can take an insurance cover. But we didn't understand the meaning of it. It means that, if one takes an insurance of something and that thing gets destroyed in any way then the insurance company gives you some part in money as compensation is that it.?"

I told them "it is something of the kind. Insurance is a very useful thing which we can get for ourselves, our health during illness, our house, our business assets, our property, our crop and even for our animals lives insured." Jol said, "The insurance company gives us this kind of cover for free, is it"

All other children laughed.

"How can that be", I said. "For the insurance cover, we have to pay the insurance company a small amount (called premium) for a fixed time duration during which if anything happens to the thing insured then the person who has taken out the insurance will get the sum assured. Besides, we can see that the sum you have to



pay as insurance premium is so small an amount as compared to the amount insured."

"This is really valuable information you have given to us," said Jol. "I will go home and tell everyone about this and will find out if we all are insured." I told them, "Surely find out if you are insured and if your illness/health has to be insured then how much insurance premium you will have to pay."

So friends will you too find out for yourselves, then go ahead.

10. Visit to Share Bazaar

Mel and Jol were chatting when Mangal and Rakesh reached there. Rakesh said, "What are you'll talking about?" Jol said, "We were talking about savings." Mangal said, "What a topic to chat on!" Mel said, "Our father keeps his money in the bank." Jol said, "means he is saving money." Rakesh said, "My mother is also saving in the Post Office." Mangal said, "My father invests in the share market." Rakesh said, "Now what is this share market? Seems like something new! Can someone explain to me in simple language what this is?" I was listening to the discussion. Seeing the children confused I said, "Until now we had heard of saving money in the bank and the Post office. The money was safe and secure and it also fetched them a good interest on it. But now due to globalization, people don't save in only one place, so many other options for savings have come up. You would have probably heard your parents saying that nowadays the rate of interest on fixed deposits in the banks has come down. So people look for other ways to multiply their money. Of these new alternatives is one called the share bazaar." Mel said "Share bazaar is the place where shares would be bought and sold, isn't it, but what do you mean by share? Tell us Aflatoun, what is the meaning of a share?"

"See children, we hear of lots of Companies around us, don't we?" All replied, "Yes". I said, "Tell me the name of one company." Rakesh said, "Tata motors, which makes different kinds of trucks and other 4 wheelers too. They have brought out the Nano car, isn't it?" I said, "That's right, good!" "Now listen to this, I will tell you the meaning of share. If a person wants to start a Company then he/she will need money to get it started, right? If the business is not going to be too big and requires less capital then he/she will invest his/her own money into it. But if it is likely to be a big business or a big company and requires more capital than he/she will ask others to join in and give some money to get it started. These people will be the promoters



of the company. They have invested their capital, which means some money, in it." Later on if the company grows bigger, then it may need more capital to grow, like say Tata motors. The Directors of the company will then give an advertisement in the newspapers to attract funds from the general public to request them to give their money. Suppose a Director 'A' puts in Rs. 500/and get a company started. Then if another 5 people have pout in Rs 100/each then then 'A' will have 50% of the Company share and each of the others will have 10% share. So if you will divide this Rs. 1000/- into 100 parts then each part will be Rs 10/- which will be called the '**face value**' and each part will be called a "**SHARE**". Each holder of the share will be called the share holder. In fact they would be to some extent also the **owners of the company** since they have some share in the company."

All the shareholders of the company will elect their Directors. i. e Their Board of Directors. This Board will look into all the matters of the company." Now if this company earns a profit of Rs. 100/- then shouldn't this profit be divided proportionately among the shareholders? So now tell me, if the company earns Rs. 100 then how much will 'A' get? How much will each of the others get? Mel said, "A' will get Rs 50/- and each of the others will get Rs. 10/-. I said, this will be called dividend . "But Aflatoun, where is the shop where these shares are bought and sold? I have never seen such a shop." Jol said Mangal said, "Oh in the news they sometimes show a tall building called the share market. My uncle had told me once about it."



I said, "That's right. The share market where these shares are bought and sold is



called the Stock Exchange." The two major stock exchanges in India are National Stock Exchange and Bombay Stock Exchange.

There is an organization that works to closely monitor the transactions of the securities market- it is called Securities and Exchange Board of India (SEBI). SEBI has made several Rules to see that no one cheats the investors and to protect the rights of the investors. If these Rules are broken then the persons concerned will be punished. So the role of SEBI is to see that the market flourishes but properly- it keeps a watch on it and protects the shareholders. " Mel said, "There is something called a Mutual Fund also, isn't there.....?" I said, "Yes it is an organization that collects money from investors and puts the money into the shares of various companies or then into other investment schemes after making a close study of these companies and schemes, so that maximum benefit can be given to the investors. Mutual fund are useful to those people who do not know much about shares or cannot themselves study closely the prices of share so they get a Mutual Fund to do it for them. A person who looks into this and sees which shares should be invested into by the Mutual Fund is called the Fund Manager. He/she studies all avenues for investment and suggests the most beneficial ones for the mutual fund holders. Jol said, "Wow! When I grow up I will invest in shares!" Rakesh aid, "I too will invest in mutual fund when I grow up!" Hearing this I told them, "Do also make note of this. Investing in the share market may not always be safe. In case we invest in the wrong company then instead of making a profit we can suffer huge losses . So, when investing in shares you have to do a good amount of research on the history of the company, its performance etc." Jol asked, "How does one carry out a proper study of the companies and of Mutual funds.?"

I said, "It is difficult for us to all of a sudden get this information so lets try to do it slowly, okay! But would you like to know more about it? Then start doing it yourself...." You must watch the news on T.V. on any channel that also gives information on the share market. Make a note of the following through the news. Choose 5 companies. Write down the price of the share in the table given below. Do this continuously for 10 days.

Sr.No.	Name of the Company	Share price (Rs)	Date



11. Loans

The student, Angad Shankar Veer had bravely saved the life of two children who were drowning in the river and so he was felicitated by the school on a that day. After receiving the prize Angad came to the dais to express himself in a few words.

"Respected Chairperson, teachers and student friends..... (Even though he had shown such bravery, he was looking downwards). I am new in this school. But all of you have accepted me. Several other children have received prizes. I too have been given this one. Everyone claps for the child in praise, you'll have done the same for me. In the way praise accorded to others and to me, there is but one **small** difference.....but it seems really big to me. For the claps you gave me, one person's claps were missing; my father's. I looked around the hall hoping to see my father's face saying "Well done, my child!" I couldn't see that face this time. But I hope wherever he is, he will be surely clapping for me!"

Angad looked at the sky with tearful eyes. Everyone in the hall was silent. Everyone went back home that day, thinking only of Angad. The next day, Vrishali, Ashok, Mel, Jol, Rashida, Poonam and Rakesh were coming together to school and were talking of Angad on the way. On reaching the school they saw Deshpande Sir and they all went up to him. "Sir, yesterday what happened to Angad?" Vrishali asked.

"Last year, Angad's father got over-burdened by the pressure of being unable to repay the loan he had taken and so he committed suicide. Since then Angad is living here with his maternal uncle." said Sir.

Rakesh asked, "But they were living in the village doing farming then where did they have to take loan to buy a house or T.V. or a computer?" Sir answered "They need to take loan for the farming." "What expenses do they have for farming? They sow the seeds collected in the previous year. The rains provide the water for the farms.



Then for what do they require a loan?" asked Rashida. Deshpande sir replied "They require good quality seeds to sow, manure, fertilizer, water, and electricity for the pumps all this requires a lot of money, isn't it?"

NEWS: Overburdened by debt and unable to repay the loans, 6 farmers committed suicide in Yavatmal district.

NEWS: Overburdened by debt and unable to repay the loans, 6 farmers committed suicide in Yavatmal district.

NEWS: Due to the drought in the whole of Marathwada, thousands of animals suffer due to shortage of drinking

NEWS: Due to gusty winds, the whole sugarcane plantations suffer losses... Farmers helpless...

"After going through so many difficulties these farmers do not get a proper price for their produce. The middlemen take away most of the money. Then? Then these poor farmers are left at the mercy of the private moneylenders and get caught in the vicious poverty cycle. The private moneylender makes the farmer mortgage the entire produce of the crop or then the land. And then due to the harassment of the moneylender, he gets totally subdued. Worried about not being able to fulfil the needs of the family, he gets totally dejected and often resorts to ending his life.", said Deshpande sir.

The children thought on their way to school, "What all Angad and his family would have suffered!?"

The school prayers were said. Studies were started. But no one could concentrate on their studies. So Sir decided he would take up the topic of "Loans".



Loan means a sum of money taken from a person or an institution like a bank, Society, etc to be returned after a specified period alongwith an interest amount.

Deshpande sir asked, "Children when does a person take a loan?"

Mel said "When one doesn't have money and one needs it for some very important reason."

"That's right!", said Deshpande sir. He added, "In life sometimes one face crisis and needs money at such a time you may need to take loans, when are those times, tell me.....?" "To buy a house, during times of illness and such other times we need to take loan." Deshpande sir asked, "And who can give us such a loan?"

Reena said, "Rahul's uncle stays next door to my house, and he happily gives loans at interest to people. So anyone can take from him."

Deshpande sir replied, "This is where we make a mistake by going to such private moneylenders who give loans but make sure that they take it back at high rates of interest".

Jol said, "Sir, do you know they not only give loans at high rate of interest, they then make the person work for free on their land and also torture them."

Mel said, "My grandfather used to say that these private moneylenders give loans but levy such high rates of interest that it becomes impossible for the person to repay the loan and then the person always lives under the burden of the loan."

Deshpande sir said, "Very true. That is why we mustn't go to these moneylenders for loans." "But then if we are in need of a loan then where must we go?" asked



Rakesh. Reena said, "The village Mahila Bachat Gat, Banks, Societies and the government gives loans and that too at lower rates of interest."

Angad said, "Sir why are you telling everyone about loans, I think one mustn't take a loan at all." Deshpande sir said, "True. It is best not to take a loan. But suppose you have to take a loan then may as well play it safe.!"

And then Sir told the children **some important things**:

- . Take a loan only if very necessary, otherwise avoid it.
- . Take the loan for a purpose where you know it is going to give you some returns, for eg it is better to take a loan for a business than for a marriage.
- . Take loans only from banks, Mahila Bachat Gats, Societies and not from private moneylenders.
- . Instead of thinking of taking loans, think of saving for such emergencies and needs.

So friends, what did you understand? Haven't you heard of stories of people like Angad's father? So you would have now understood the negative side of being over-burdened by a loan. Then haven't you decided to save, so that the times shouldn't come on you to take a loan. Here's a song on it.

Tell me child, tell me , what shall I do now.....
My family is in crisis, what shall I do to help it.....

This time there were no rains
And the crop went down the drains
My child wasn't well, to add to the worries
We had to rush to the doctor
And my hut began to collapse, how do I save my house....

"Don't worry dear Mother Start saving money rupee by rupee
And insure the crop And work to earn minimum wages But don't
go to the private moneylender ever".....

I am illiterate
You realized that
And you went to school



And have now become clever
You have become an Aflatoun, so I am no more worried.....

My family will not collapse now, I am not worried.... Listen my child
listen, now will come happy times.....

So now to give this message to the people, let's prepare a street play and stage it in
your school and village.

12. We have become Aflatouns!

Friends, while listening to Mel, Jol's Aflatoun travails through stories, singing songs and poems with them, you too would be on the path of becoming Aflatouns! You thought on your own, looked for solutions and have started this whole process without being shy or scared you are now expressing yourselves and trying to become Aflatouns! So now don't allow this process to stop here. We have to still find out a lot more, to reach newer horizons, to try and achieve all that is in our dreams. Every thing learnt in this book is going to help us a great deal in our road of life. As a remembrance of this travail with me, I am going to give you a different kind of certificate. You will have to earn it. So get started!

Do the following things listed below:

- 1.) Solve the puzzles, games and questions given ahead.
- 2.) Write the answers on your notebooks
- 3.) Send them to the address given at the end of the book.
- 4.) Make sure you write your name, school name, standard and school address or residential address on it.
- 5.) Send it with your teacher's signature.
- 6.) Each one who send this will get a Certificate
- 7.) It will be signed by a representative of MelJol and SEBI, Okay!
- 8.) So will you get started then? Quickly solve the games and puzzles and send them to me.





13. Aflatoun Puzzles!

1 On the very first lesson of this book, we decided to follow Aflatoun Motto, can you tell me what that is? _____

□ 2. Mel, Jol and their friends are asking you the answers of the following puzzles on Child Rights. Can you answer?

1 Food to eat,
water to drink
and good health facilities,
about a place to stay.

1 All children should go to school All children should learn to read and write All children should begin to think in new ways All children should be free to play with new friends They should have the right to development

1 We are young children We would like to be treated gently We don't want to be mentally abused We don't want to be physically abused Think about this: we're young and tender

1 Let us say what is in our minds. Let us act on what we think. Let us decide on what is good and bad for us. Let us ask other people for what they think And then let us think about all of this and act.

2 Write song or poem about gender equality.

□ 4. We have learnt a lot about our goals, how to decide our goals and how the goals should be. However Rakesh seems to have forgotten about ot. Can you help him to formulate his goals in a right way.

2 I am going to increase my hight, that is my goal.

2 I want to beat Mangal in sports, that is my aim.

2 Once, I will write good essay.

2 I want to do something, so that I will get good marks in Maths.



2 I want to become kite one day.

□ 5. Mel and Jol wanted to plan Send-Off function for the 10th Std. children in their school, but they are confused about what should they do first? Can you help them by sequencing their activities in order of priority? They have listed following activities:

2 Giving best wishes to 10th Std. students

2 Listing speakers for the function

2 Making proper sitting arrangements

2 Children's Role play presentation

2 Inviting guests

2 Inviting 10th Std. students

2 Children's speeches

2 Inviting Principle and asking him to give farewell speech.

2 Planning children's Role plays and songs to be presented in the function

2 Organizing snacks for all.

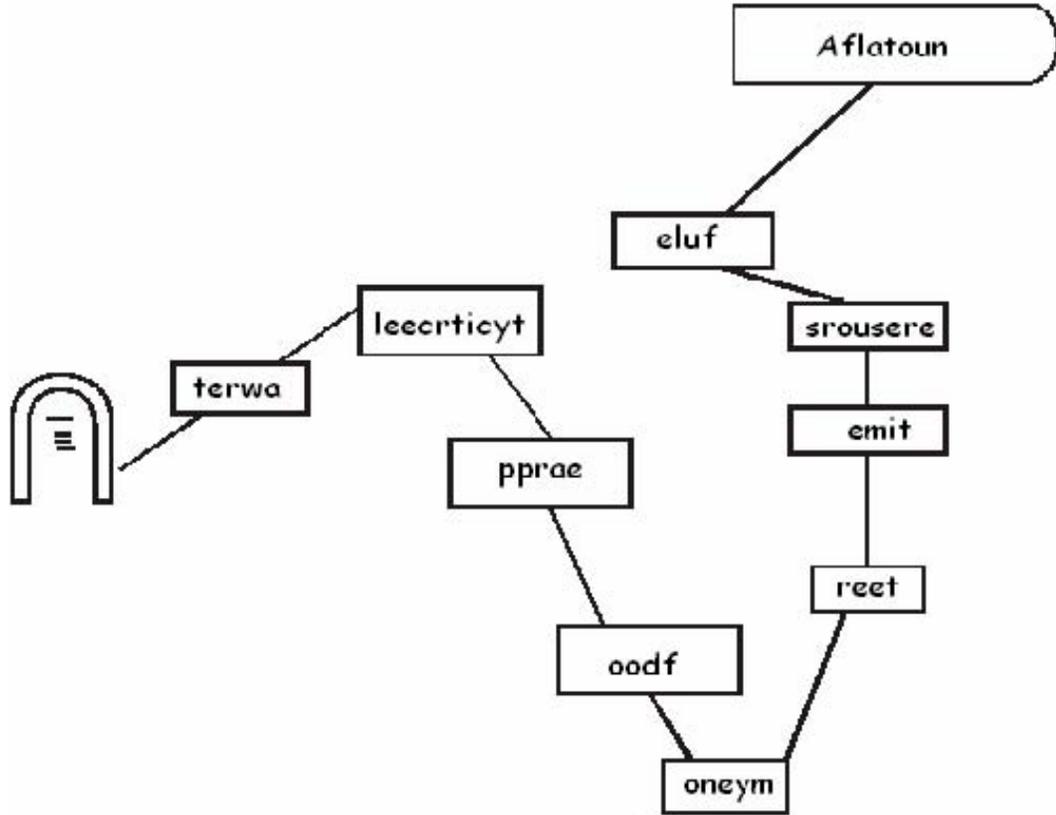
1 We need to reach to Afaltoun treasure, on our path, we will find lot of things which we can save, if you can recognize these things, only then

2 you will be allowed to go further. So please go ahead---

3 Please find Investment Mantra's hidden in the following diagram liquidity safety growth Starting Early Consistency

4 following are the cheques, withdrawal slips and deposit slips written by children from Atpat Nagar, they have made some mistakes, can you correct them?





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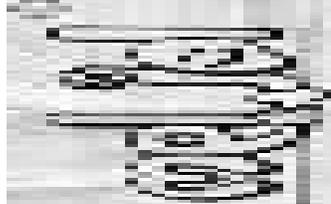
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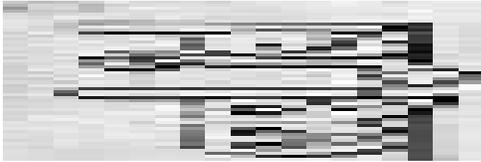
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செய்துள்ள சிவசுந்தரன் பற்றி
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1. செய்துள்ள

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9. Fill in the blacks in the following story: Rakesh's father wanted to establish rice mill in the village. The estimated expenditure was Rs. 1,50,000/-. However he had only Rs. 1,00,000/- He decided to ----- this money to establish rice mill in the village. He also requested Magal, Jol, Thomas and Rashida's parents to help him

establish rice mill. They all agreed to help him out with Rs. 10,000/- each. That means they all became-----% owner of the rice mill. The ricemill was established and in the first year itself it made profit of Rs. 20,000/-Rakesh's father distributed it among all inicial investors. All of them got Rs. ----- . It means on the investment of Rs. 10,000/- they all got Rs. ----- as interest. Rakesh's father got Rs. _____ from profit. Please tell me in the share market/ business terminology Rakesh's father will be termed as _____ And Mel, Jol, Thomas, Mangal, Rashida's parents will be termed as _____

2 Lost two events for which we should never take loans: -----
-,-----

