

ANNUAL SYLLABUS HANDBOOK

Academic Year 2026-27

GRADE XI

Chinmay International School

ANNUAL ACADEMIC PLAN

Grade XI — Commerce Stream

DOCUMENT INFORMATION	
Board	Central Board of Secondary Education (CBSE)
Policy Framework	National Education Policy (NEP) 2020
Curriculum Framework	National Curriculum Framework (NCF) 2023
Class	Grade XI (Class 11)
Stream	Commerce
Subjects	English Core IP Business Studies Accountancy Economics
Duration	April 2026 – March 2027
Total Working Days	Approx. 200 Days

Key Guiding Principles: NEP 2020 & NCF 2023

- Competency-Based Learning (CBL): Focus on skills, understanding, and application over rote memorization
- Holistic & Integrated Development: Connecting subjects to real-world contexts and cross-disciplinary thinking
- Formative + Summative Assessment: Continuous internal assessment alongside board examinations
- Experiential Learning: Case studies, projects, field visits, and activity-based learning
- Digital & 21st Century Skills: Integration of ICT, data analysis, and critical thinking
- Inclusive Education: Differentiated instruction to address diverse learning needs
- Indian Knowledge System (IKS): Connecting content to Indian economic, social, and cultural context

1. ENGLISH CORE (Code: 301)

Theory: 80 Marks | Internal Assessment: 20 Marks | Total Periods: ~120

Annual Plan — Term-wise Distribution

Term/Month	Unit/Chapter	Topics Covered	Learning Outcomes	Periods	Assessment/Activity
TERM 1	Reading Skills	Reading Comprehension – Unseen passages (factual, discursive, literary); Note-making & summarizing; Vocabulary in context	Identify main ideas, infer meaning, make notes logically	12	Practice passages; Note-making exercises
Apr–May	Writing Skills – Part A	Notice, Poster, Advertisement writing; Letter writing (formal/informal); Job Application with Bio-data	Write structured, purposeful texts for varied audiences	10	Peer review of written tasks
June	Literature – Hornbill	The Portrait of a Lady (Khushwant Singh); A Photograph (Shirley Toulson); We're Not Afraid to Die (Gordon Cook)	Analyse character, tone, theme; relate to lived experiences	10	Character sketch; Close reading
July	Literature – Snapshots	The Summer of the Beautiful White Horse; The Address; Ranga's Marriage	Understand narrative structure, cultural context, irony	8	Oral retelling; Group discussion
Aug	Writing Skills – Part B	Article writing; Report writing; Speech writing	Organise ideas logically; use appropriate register and format	8	Class magazine/newspaper activity
Sep	Literature – Hornbill (contd.)	Discovering Tut: The Saga Continues; The Ailing Planet; The Browning Version	Critical thinking on science, environment, and ethics in literature	8	Term 1 Pre-Board; Essay test
TERM 2	Reading Skills (Advanced)	Unseen Poetry comprehension; Extended reading strategies; Summary writing	Interpret figurative language; summarise concisely	8	Poetry annotation task
Oct–Nov	Literature – Hornbill	The Adventure; Silk Road; Father to Son (poem); Childhood; The Voice of the Rain	Analyse metaphor, theme; compare cross-cultural perspectives	10	Comparative essay; Poem recitation
Nov–Dec	Literature – Snapshots	Birth; The Tale of Melon City; Albert Einstein at School; Mother's Day	Evaluate author's purpose; identify satire and humour	8	Drama reading; Skit preparation
Jan	Writing Skills – Revision	Full revision of all writing formats; Editing and proofreading skills	Produce accurate, coherent, well-structured writing	6	Mock writing test
Feb	Grammar in Context	Tenses, Modals, Voice, Reported Speech, Determiners, Prepositions	Apply grammar rules accurately in context	8	Grammar MCQ drill; Error correction
Mar	Revision & Board Prep	Full syllabus revision; Sample paper practice; Speaking & Listening activities	Consolidate all skills; exam readiness	6	Board model paper; Oral exam

Internal Assessment Breakdown (20 Marks)

Component	Description	Marks
Periodic Written Test	Two tests in the year; average of best two	10
Portfolio	Collection of student writing samples — minimum 5 pieces	5
Speaking & Listening	Oral assessment — presentation, debate, or group discussion	5

2. INFORMATICS PRACTICES (Code: 065)

Theory: 70 Marks | Practical: 30 Marks | Total Periods: ~140

Annual Plan — Term-wise Distribution

Term/Month	Unit/Chapter	Topics Covered	Learning Outcomes	Periods	Assessment/Activity
TERM 1	Unit 1: Introduction to Computer Systems	Components of computer; Input/Output devices; Memory – primary & secondary; Number systems (Binary, Octal, Hexadecimal); Boolean logic basics	Understand hardware components; convert between number systems	12	Lab: Number conversion exercises; hardware identification
Apr–May	Unit 2: Introduction to Python	Python IDE; Variables, data types; Operators; Input/Output functions; Type casting; Comments	Write simple Python programs; understand data types	14	Lab: 10 basic Python programs
June	Unit 2: Python – Control Structures	if-else, nested if; for loop, while loop; break, continue, pass; Nested loops	Implement control flow in programs; solve logical problems	12	Lab: Programs using loops and conditionals
July	Unit 2: Python – Strings & Lists	String operations and methods; List creation, indexing, slicing; List methods; Traversal of lists	Manipulate strings and lists; write list-based programs	12	Lab: String manipulation & list programs
Aug	Unit 2: Python – Tuples & Dictionaries	Tuple operations; Dictionary – creation, access, update, delete; Dictionary methods; Nested structures	Use Python collections effectively	10	Lab: Dictionary-based mini-projects
Sep	Unit 3: Database Concepts	Introduction to DBMS; RDBMS concepts; Tables, keys, relationships; Introduction to SQL; CREATE, INSERT, SELECT	Understand database terminology; write basic SQL queries	10	Term 1 Test; Lab: SQL in MySQL/SQLite
TERM 2	Unit 3: SQL – Advanced	WHERE clause, ORDER BY, GROUP BY; Aggregate functions (SUM, AVG, COUNT, MAX, MIN); UPDATE, DELETE; Joins (INNER JOIN)	Write complex SQL queries; retrieve and manipulate data	14	Lab: SQL mini-project on commerce data
Oct–Nov	Unit 4: Data Handling using Pandas	Introduction to Pandas; Series and DataFrame; Reading CSV; Indexing and slicing; Data cleaning basics	Import and manipulate data using Pandas library	12	Lab: Analyzing sales/commerce datasets
Nov–Dec	Unit 4: Data Visualisation	Introduction to Matplotlib; Line, Bar, Pie, Histogram charts; Customising plots; Using Pandas with Matplotlib	Create meaningful visualizations from data	10	Lab: Data viz project on economic data
Jan	Unit 5: Societal Impacts	Digital footprint; Cybercrime & cybersecurity; e-Waste management; Ethical	Develop digital citizenship; understand ethical use of technology	8	Group discussion; Case study analysis

		issues; Intellectual property; Free/Open source software			
Feb	Practical Component	Python programs (any 3 from syllabus); SQL queries (any 3); Data visualization using Matplotlib/Pandas	Demonstrate programming and data analysis skills practically	10	Practical file preparation
Mar	Revision & Board Prep	Full syllabus revision; Previous year paper practice; Viva preparation	Consolidate theory and practical skills	6	Mock practical exam; Theory paper

Practical Assessment (30 Marks)

Component	Description	Marks
Python Programming	3 Python programs (including list/dictionary/string)	10
SQL Queries	3 SQL queries on a given database	10
Data Visualization	Create charts using Matplotlib or Pandas	5
Practical File	Record of all lab work throughout the year	3
Viva Voce	Oral questions by examiner on practical work	2

3. BUSINESS STUDIES (Code: 054)

Theory: 80 Marks | Project: 20 Marks | Total Periods: ~120

Annual Plan — Term-wise Distribution

Term/Month	Unit/Chapter	Topics Covered	Learning Outcomes	Periods	Assessment/Activity
TERM 1	Ch 1: Nature & Purpose of Business	Concept and characteristics of business; Objectives of business; Classification of business activities; Commerce: trade & auxiliaries; Business, profession and employment	Distinguish business from other activities; classify economic activities	10	Case study: Local business analysis
Apr–May	Ch 2: Forms of Business Organisation	Sole proprietorship; Partnership – types, deed; Hindu Undivided Family; Co-operative societies; Joint Stock Company; Choice of organisation form	Compare merits & limitations of each form; relate to real businesses	12	Project: Study of a local business form
June	Ch 3: Private, Public & Global Enterprises	Private sector enterprises; Public sector enterprises (FE, DE, Govt Co.); Changing role of public sector; MNCs; Global enterprises; Joint ventures	Understand role of public & private sector in Indian economy	10	Discussion: ONGC vs Reliance comparison
July	Ch 4: Business Services	Banking services; Insurance (life, marine, fire); Warehousing; Transport; Communication; e-Business and outsourcing	Appreciate role of services in facilitating commerce	10	Field visit: Bank / post office
Aug	Ch 5: Emerging Modes of Business	e-Business concept, scope, benefits, limitations; e-Commerce models (B2B, B2C, C2C); Online transaction security; Business Process Outsourcing	Understand digital transformation of business; e-commerce models	8	Create a mock e-commerce plan
Sep	Ch 6: Social Responsibility of Business	Concept of social responsibility; Arguments for and against; Corporate Social Responsibility (CSR); Environment protection; Business ethics	Evaluate ethical dimensions of business decisions	8	Case study: CSR initiatives of Indian companies; Term 1 Test
TERM 2	Ch 7: Formation of a Company	Stages: Promotion, Incorporation, Subscription, Commencement; Important documents: MOA, AOA, Prospectus; Minimum subscription	Understand legal process of company formation	10	Draft a sample MOA/AOA for imaginary company
Oct–Nov	Ch 8: Sources of Business Finance	Owners' funds vs borrowed funds; Shares	Compare sources; advise appropriate	12	Project: Finance mix for a startup

		(equity, preference); Debentures; Public deposits; Commercial banks; Financial institutions; International financing	finance for scenarios		
Nov–Dec	Ch 9: Small Business & Entrepreneurship	Importance of small business; Problems; Government schemes (MUDRA, Startup India, MSME); Role of entrepreneurship in economic development	Appreciate MSME sector; connect to NEP's entrepreneurship focus	8	Entrepreneur interview / case study
Jan	Ch 10: Internal Trade	Concept of internal trade; Types of retailers (itinerant, fixed); Departmental stores, chain stores, mail order; Chambers of Commerce; Documents: LR, RR, Bill of lading	Distinguish forms of internal trade; understand trade documents	10	Visit to wholesale market / mandi
Feb	Ch 11: International Trade	Concept, importance & limitations; Export–Import procedure & documents; WTO; Export promotion councils; Trade barriers – tariff & non-tariff; Balance of trade & payments	Explain India's role in global trade; understand trade policy	10	Debate: Trade protection vs free trade
Mar	Revision & Project Completion	Full revision of all chapters; Project submission; Sample paper practice	Consolidate knowledge; board readiness	6	Board mock paper; Project viva

Project Work (20 Marks)

Component	Description	Marks
Project Report	One project on any topic from syllabus (e.g., study of a business, trade documents)	15
Viva Voce	Oral examination on project content by internal examiner	5

4. ACCOUNTANCY (Code: 055)

Theory: 80 Marks | Project: 20 Marks | Total Periods: ~120

Annual Plan — Term-wise Distribution

Term/Month	Unit/Chapter	Topics Covered	Learning Outcomes	Periods	Assessment/Activity
TERM 1	Ch 1: Introduction to Accounting	Meaning, objectives and scope of accounting; Accounting as information system; Users of accounting information; Qualitative characteristics; Basic accounting terms: assets, liabilities, capital, expenses, revenue, drawings	Define accounting; identify users; understand basic terminology	8	Concept mapping; Match the term activity
Apr–May	Ch 2: Theory Base of Accounting	Accounting principles/concepts (GAAP); Business entity, Money measurement, Going concern, Accounting period, Cost, Dual aspect, Revenue recognition, Matching, Full disclosure, Consistency, Conservatism, Materiality, Objectivity; Accounting standards; IFRS overview	Apply accounting concepts to scenarios; justify accounting treatment	10	Scenario-based worksheet; MCQ test
June	Ch 3: Recording of Business Transactions	Source documents; Accounting equation; Rules of debit and credit; Journal entries – simple and compound; Ledger posting; Balancing accounts	Record transactions accurately; apply debit-credit rules	14	Practice journal book; Peer checking
July	Ch 4: Bank Reconciliation Statement	Need for BRS; Causes of difference; Preparation of BRS from cash book and pass book; Favourable and unfavourable balance	Prepare BRS; identify causes of difference between balances	8	BRS problem sets; Error identification
Aug	Ch 5: Trial Balance & Rectification of Errors	Preparation of trial balance; Meaning and types of errors; Errors affecting and not affecting trial balance; Rectification entries; Suspense account	Prepare trial balance; locate and rectify errors	10	Trial balance exercise; Error rectification drill
Sep	Ch 6: Depreciation, Provisions & Reserves	Concept of depreciation; Causes; SLM and WDV methods; Change in method; Provisions vs reserves; Reserve fund; Secret reserve	Calculate depreciation; distinguish provisions from reserves	10	Numerical problems; Term 1 Test
TERM 2	Ch 7: Bills of Exchange	Meaning, features and parties; Promissory note; Accounting	Record and account for bills of	10	Bills problems; Case scenario exercises

		treatment – drawer, drawee, payee; Discounting; Endorsement; Dishonour; Renewal; Retiring a bill under rebate	exchange transactions		
Oct–Nov	Ch 8: Financial Statements of Sole Proprietorship	Trading account; Profit and Loss account; Balance sheet; Adjustments: closing stock, outstanding expenses, prepaid expenses, accrued income, income received in advance, depreciation, bad debts, provision for bad debts, manager's commission	Prepare final accounts with adjustments accurately	16	Comprehensive problem sets; Mock final accounts
Nov–Dec	Ch 9: Accounts from Incomplete Records	Concept of single entry; Limitations; Ascertainment of profit/loss – statement of affairs method; Conversion to double entry	Prepare accounts from incomplete records; calculate profit/loss	8	Practical numericals; Comparison with double entry
Jan	Ch 10: Computers in Accounting	Introduction to accounting software; Features of computerised accounting; Codification and grouping of accounts; Accounting with Tally/software (conceptual); Data security	Understand computerised accounting environment; relate to IP knowledge	6	Demo on Tally/accounting software; Integration with IP
Feb	Financial Statements – Non-Profit Organisations	Receipts & Payments account; Income & Expenditure account; Balance sheet of NPO; Distinction from profit-making entities	Prepare NPO accounts; distinguish from sole proprietorship accounts	8	NPO problem set; Venn diagram comparison
Mar	Revision & Project Completion	Full revision of all chapters; Numerical practice; Project submission and viva	Exam readiness; demonstrate practical accounting skills	6	Board model paper; Project submission

Project Work (20 Marks)

Component	Description	Marks
Comprehensive Project	Collection and analysis of source documents; preparation of accounts for a small business or club	15
Viva Voce	Oral examination on project by internal examiner	5

5. ECONOMICS (Code: 030)

Theory: 80 Marks | Project: 20 Marks | Total Periods: ~120

Annual Plan — Term-wise Distribution

Term/Month	Unit/Chapter	Topics Covered	Learning Outcomes	Periods	Assessment/Activity
TERM 1	Part A – Ch 1: Introduction to Statistics	What is Economics?; Statistics in Economics; Scope; Importance and limitations of statistics; Types of data: primary, secondary; Methods of collection; Sampling	Understand scope of statistics; distinguish data types and collection methods	8	Survey project: collect class data
Apr–May	Part A – Ch 2: Organisation of Data	Classification of data; Frequency distribution; Bivariate frequency distribution; Tally marks; Class intervals – exclusive and inclusive	Organise raw data into frequency tables; construct class intervals	6	Hands-on: organise student height/weight data
June	Part A – Ch 3: Presentation of Data	Tabular presentation; Diagrammatic: bar, pie, frequency polygon; Histogram; Ogive (cumulative frequency curve)	Construct and interpret graphs and diagrams	8	Create diagrams from Indian economic data
July	Part A – Ch 4: Measures of Central Tendency	Mean (AM, weighted, combined); Median; Mode; Partition values – quartiles, deciles, percentiles; Relationship between Mean, Median, Mode	Calculate and compare measures; choose appropriate measure	10	Statistical worksheet; Calculator-based problems
Aug	Part A – Ch 5: Measures of Dispersion	Absolute vs relative measures; Range; Quartile deviation; Mean deviation; Standard deviation; Lorenz curve; Coefficient of variation	Measure and interpret dispersion; compare distributions	10	SD problems; Lorenz curve drawing
Sep	Part A – Ch 6: Correlation & Index Numbers	Meaning and types of correlation; Scatter diagram; Karl Pearson's coefficient; Spearman's rank correlation; Index numbers: price, quantity, value; Wholesale price index; Consumer price index; Inflation	Calculate and interpret correlation; construct index numbers	10	Pair data correlation; CPI calculation; Term 1 Test
TERM 2	Part B – Ch 1: Indian Economy on the Eve of Independence	Colonial legacy; Agriculture, industry and foreign trade under British rule; Demographic conditions; Infrastructure; Economic impact of British policies	Critically analyse colonial economic policies and their impact	8	Timeline activity; Discussion on colonial drain theory
Oct	Part B – Ch 2: Indian Economy (1950–1990)	Goals of Five Year Plans; Agriculture – Land reforms, Green Revolution; Industry – Licensing policy, PSEs;	Evaluate outcomes of planned development; understand mixed economy	8	Debate: Successes & failures of planning

		Foreign trade policy; Critique of planning			
Nov	Part B – Ch 3: Liberalisation, Privatisation & Globalisation (1991 reforms)	Economic crisis of 1991; LPG reforms; Demonetisation; GST; WTO and India; Impact on agriculture, industry, employment	Analyse reform process; evaluate impact on various sectors	8	Case study: India's IT boom post-LPG
Nov–Dec	Part B – Ch 4: Poverty	Absolute & relative poverty; Poverty line; Poverty estimation in India; Trends; Causes; Government schemes (MGNREGA, PM- KISAN, PMAY)	Understand poverty dimensions; evaluate anti- poverty programmes	8	Data analysis: NSSO poverty data; Scheme comparison
Jan	Part B – Ch 5: Human Capital Formation	Education and health as investment; Human Capital vs Human Development; Role of education; Expenditure on education in India; Brain drain	Distinguish human capital from physical capital; assess India's HDI rank	6	India vs global HDI comparison activity
Jan–Feb	Part B – Ch 6: Rural Development, Employment & Infrastructure	Rural credit; Agricultural marketing; Diversification; Formal vs informal employment; Casualisation; Informalisation; Infrastructure types; Energy, health, education infrastructure	Evaluate rural and employment challenges; understand infrastructure's economic role	10	Village economy case study; Infrastructure mapping
Feb–Mar	Part B – Ch 7: Environment & Sustainable Development	Environment as resource and sink; Global warming; Carbon credits; Sustainable development goals (SDGs); India's environmental challenges; Water, air, land degradation	Connect economics with environmental sustainability; SDGs relevance	8	SDG poster/project; Discussion on Climate policy
Mar	Revision & Project Completion	Full syllabus revision (Statistics + IED); Project submission; Previous year paper practice	Exam readiness; consolidate statistical and economic concepts	6	Board mock paper; Project viva

Project Work (20 Marks)

Component	Description	Marks
Statistics Project	Collection, organisation, and analysis of real-world statistical data using tools taught in syllabus	10
Economics Project	Study of any one economic issue (e.g., poverty in a locality, price trends, employment patterns)	5
Viva Voce	Oral examination by internal examiner	5

ASSESSMENT CALENDAR — Academic Year 2025–2026

Month	Assessment Type	Subjects	Focus Areas	Marks
June	Periodic Test 1	All 5 subjects	Syllabus covered up to May (Unit 1–2)	10 each
August	Half-Yearly / Mid-Term Exam	All 5 subjects	Term 1 complete syllabus (Units 1–4)	50 each
September	Term 1 Pre-Board	All 5 subjects	Term 1 board-pattern paper	80 each
October	Portfolio/Project Submission – I	English, BS, Accountancy, Eco	Draft project/portfolio review	Formative
November	Periodic Test 2	All 5 subjects	Term 2 syllabus (Units 5–7)	10 each
December	Annual Exam / Pre-Board 1	All 5 subjects	Full year syllabus	80 each
January	Pre-Board 2	All 5 subjects	Board-pattern full syllabus	80 each
February	Final Project/Practical Submission	IP, BS, Accountancy, Economics	Final project viva; Practical exam (IP)	20/30 each
March	CBSE Board Examination	All 5 subjects	Full CBSE syllabus	As per CBSE

NEP 2020 & NCF 2023 — Integration Strategies

NEP/NCF Principle	Strategy	Subject Application	Expected Outcome
Competency-Based Education	Teach concepts through real-life scenarios; move beyond definitions	BS: Case studies of real firms Accountancy: Practical journal work Economics: Live data analysis	Students apply knowledge, not just recall
Holistic Development	Cross-subject projects; activities beyond textbook	IP + Accountancy: Tally/computerised accounts English + BS: Business report writing	Integrated learning; 21st century skills
Formative Assessment	Regular tests, portfolios, oral work, group discussions throughout year	English: Portfolio & speaking Economics: Survey project IP: Practical file	Continuous feedback; reduced exam stress
Experiential Learning	Field visits, role plays, simulations, surveys	BS: Market visit, bank visit Economics: Local survey Accountancy: Source document collection	Authentic, contextual learning experiences
Indian Knowledge System	Connect to Indian context – Chanakya's Arthashastra, Indian trade history, Gandhian economics	BS: Indigenous business forms Economics: India-specific case studies English: Indian author texts	National identity; pride in indigenous knowledge
Digital Literacy	Integrate technology in learning and assessment	IP: Python, SQL, Pandas Accountancy: Computerised accounting Economics: Data from MOSPI, RBI website	Digital readiness for higher education and careers
Life Skills & Entrepreneurship	Emphasise financial literacy, entrepreneurship, critical thinking	BS: Startup activity; Entrepreneurship chapter Accountancy: Small business accounts Economics: Employment & livelihood	Entrepreneurial mindset; financial independence

Important Notes for Teachers

- This plan is indicative. Teachers may adjust the pace based on classroom needs, school calendar, and student readiness.
- CBSE sample papers released in October–November each year must be incorporated into revision sessions.
- NEP 2020 encourages reducing content load; focus on depth of understanding over surface-level coverage.
- Project work should be original, research-based, and preferably connected to the local/regional context.
- Remedial sessions should be planned after each Periodic Test for students who need additional support.
- Integration of DIKSHA, NCERT E-Pathshala, and other government digital resources is encouraged for enrichment.
- Internal assessment marks must be submitted to CBSE by the stipulated deadline; maintain proper records.

Prepared in accordance with CBSE Curriculum 2026–27 | NEP 2020 | NCF 2023