

# Trade and Commerce

# 7



## Activity 1

### Act Out

#### *Meeting a Bank Manager*

Venerable Muditha and Upali, who are the students of Sri Saranankara Pirivena, spoke with the manager of Sahanaya Bank to get information about the services provided by the bank for an article to be published in their monthly magazine.

Bank Manager : Good morning, Venerable Sir. How can I help you?

Venerable Muditha: Good morning, sir. We are here to collect some information for an article.

Upali : Sir, we would like to give our readers an idea of the services offered by your bank.

Bank Manager : How can I help you?

Venerable Muditha: Could you tell us what exactly a bank is ?

Bank Manager : Basically, it's a financial institute.

Upali : There are many banks in Sri Lanka. Are there any differences among them?

Bank Manager : Well, there are two main types: commercial and investment banks.

Upali : Then, can you tell us about the main services generally provided by a bank to its customers?

Bank Manager : We mainly give security for deposits, and we pay an interest on your savings. We also give loan and mortgage facilities to our clients.

Venerable Muditha: How do you think the banks have changed over the past few years?

Bank Manager : We have introduced new features such as ATMs and internet banking.

Upali : What does ATM stand for?

Bank Manager : It stands for Automated Teller Machine.

Venerable Muditha: Could you tell us about its advantages?

Bank Manager : It's a time-saving option to withdraw money. Because our customers use ATMs, we can minimize the long queues in the bank. In addition, they can use it at any time of the day in any part of the country where there is an ATM. However, you have to be careful because if you lose or misplace your ATM card, there is a risk of someone trying to withdraw money from your account.

Venerable Muditha :What do you think, is the future of banking?

Bank Manager :Well, now we have tele-banking and internet banking, so I think that in the future, technology will make greater changes in banking.

Upali : Thank you sir, for taking time off your work to answer our questions.

Bank Manager : It was my pleasure.

### Activity 2 -Reading

1. Why did Venerable Muditha and Upali go to the bank?
2. According to the conversation, what is a bank?
3. What are some of the facilities available in a bank?
4. In what ways is an ATM helpful to customers?
5. Write the line which says that the future banking will be better or advanced.

### Learning Point

#### Diphthongs

A diphthong is a combination of two vowel sounds. This is also known as a “glide”. Here are some examples:

e.g. – ‘o’ + ‘i’ = oi (e.g. toy, boy, joy)  
          ‘o’ + ‘i’ = oi (e.g. coin, choice, moist)

e.g. - ‘a’ + ‘u’ = au (e.g. cow, loud, brown)

e.g. – ‘e’ + ‘i’ = ei (e.g. late, brain, wait)

### Activity 3 - Pronunciation

Complete the following chart selecting the correct words given below.  
Refer to a dictionary and add more words of your own.

ei	ai	au	oi	əu

face, out, now, time, oil, home,  
days, ice, boil, how

### Learning Point

#### Sequence Markers

Sequence markers help to connect ideas in both spoken and written language. They link sentences together to form a larger cohesive unit. Some of the words and phrases that are used to indicate sequence, chronological order, direction or the order of importance are:

First  
Secondly  
Then  
Next  
After that  
Thereafter  
Now  
Finally

#### **Activity 4 - Writing**

**Read the given steps on how to use an ATM and rewrite the sentences as a paragraph using the given sequence markers. Some words may be used more than once.**



#### **How to withdraw money from an ATM**

1. Print a receipt of your transaction, if necessary.
2. Press the “correct” option if the amount is right.
3. Eject the card from the ATM.
4. Collect your money from the cash dispenser machine.
5. Select the language you prefer.
6. Choose the amount of money you want to withdraw.
7. Select your account type ( savings or current).
8. A number of options such as “withdrawal, deposit, balance enquiry and bill payment” will appear. Select the “withdrawal” option.
9. First insert your ATM card into the ATM.
10. Enter your pin number.

First / Then / Now/ Finally / Secondly / Thereafter / After that / Next

## Activity 5 - Reading

### *E-banking*



E-banking is a safe, fast, easy and efficient computerized system that enables you to access your bank account, carry out banking transactions such as withdrawals through cash dispensers, transfer of funds using the internet and carry out online banking services, 24 hours a day 7 days a week.

With this service you can save your time by carrying out banking transitions at any place and at any time, from your home or office. All you need is internet access.

List out four advantages of E-banking mentioned in the text.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

### **Activity 6**

**I. Rewrite the jumbled instructions in the correct order**

**II. Use the appropriate sequence markers to make the instructions more meaningful.**

1. for deposits/ choose/ the/ on screen option

2. that you wish/ into/ choose/ your money/ to diposit/account/ the type of

3. your/ enter/ account number.

4. ATM/ insert/ the/ cash into

5. for your/ receipt/ collect/ transaction/ the

6. has ended/ accessible/ your session/ that your account is/ no longer / and / confirm that

### Activity 7 - Reading

Complete the following text on M-banking with the given words.



M-banking is a service \_\_\_\_\_ by a bank or financial institution that allows customers to \_\_\_\_\_ financial transactions using a mobile device such as a smart phone \_\_\_\_\_ a tablet. Transactions through M-banking may include obtaining account balances and a list of \_\_\_\_\_ transactions. They are electronic bill payments and fund transfers among \_\_\_\_\_. M-banking reduces the cost of handling \_\_\_\_\_. M-banking does not handle cash transactions. M-banking differs from \_\_\_\_\_ payments.

mobile / or / given / customers / latest / conduct / transactions

### Activity 8 - Listening

Listen to the sentences read by the teacher and write the words that are stressed.

List out stressed words you hear

### Activity 9 - Listening

Listen to the conversation and select T (True) or F (false).



Mr. Gunasekara, the Head of the Board of Devotees of Revatha Temple is organizing a pilgrimage for the Chief Incumbent of his temple to Thailand. He went to the Department of Emigration and Immigration to obtain the travel documents for the Chief Incumbent.



1. Mr. Gunasekara is arranging the pilgrimage.
2. The Chief Incumbent hopes to go to India.
3. Mr. Gunasekara does not have all the necessary documents.
4. He wants to get an all -country passport.
5. All country normal day service costs ten thousand Sri Lankan rupees.


### **Caratha Bhikkhave cārikam.....**



Sen Yen is a Buddhist who is interested in listening to Theravada sermons. Therefore he invites Chief Incumbent of Moolagiri temple, Venerable Ariyawansa to deliver a sermon in Xining City, China under his full patronage. Since there isn't any Buddhist temple in this area, Mr.Sen is calling a hotel to arrange the Thero's accommodation during the visit.

Telephone Operator : Hello, Good morning! Shan Hotels, How may I assist you, sir?

Mr Sen : Good Morning! I'm Sen from Xining, may I know your room charges and could you also tell me if I could reserve a room for the 1<sup>st</sup> of December ?

Telephone Operator : Of course, Mr. Sen, we have standard rooms available. Is this for a foreigner?

Mr Sen : Yes, this is for a Sri Lankan monk.

Telephone Operator : Do you have special requests and conditions?

Mr Sen : Yes. Lunch should be arranged before 11.30 a.m. Venerable monks are supposed to have their midday meal before noon.  
Do you offer room service too?

Telephone Operator : Yes certainly! What else sir?

Mr. Sen : Would you please tell me the check-in and check-out times?

Telephone Operator : Check-in is at 12.00 noon while check-out should be before 11.00 am.

Mr. Sen : Ok. May I know your half board rate as these monks take only lunch and breakfast?

Telephone Operator : Then we could arrange a herbal beverage in the evening. Altogether it will be 100 dollars. Would that be ok?

Mr. Sen. : That would be fine. Should I pay in advance?

Telephone Operator : If you do so, your room will be reserved.  
Anything else, sir?

Mr. Sen. : That's all thank you, bye!  
Telephone Operator : You are welcome sir, have a nice day. Bye!

### Activity 10 - Reading

**Find words from the conversation and complete the sentences.**

1. Good morning! Shan Hotels, How may I ..... you, sir?
2. Could you tell me if I could ..... a room for the 1<sup>st</sup> of December?
3. We could arrange a herbal ..... in the evening.

### Learning Point

Read the following sentences

- How may I **assist** you sir?
- Can I **help** you with anything?

Both the words 'assist' and 'help' have the same meaning. But, 'assist' is used in formal situations and 'help' is used in both formal and informal everyday situations.

### Activity 11 - Grammar

Complete the following sentences using the words given in the table.

assist	help
inquire	ask
partake	eat
beverage	drink
commence	start
inform	tell
request	ask

- i. Hey, Nimal, can I ..... you with that heavy bag?
- ii. The customer relations officer is always ready to ..... you in anything.
- iii. The meeting ..... at 9 a.m.
- iv. A: What's the problem?  
B: Well, the car doesn't .....
  
- v. Are you hungry? Do you need something to .....?
- vi. I'm so thirsty. I need a cool .....
- vii. I kindly ..... you to grant me permission to use the library.
- viii. The board will ..... you about their decision.
- ix. Sahan, I'll ..... you a secret. Please don't tell anyone.

## **Trading Activities in Sri Lanka**

Most of the ancient Sri Lankan villages were self-sufficient and there was very limited trade inside the village. However, certain material like metal could not be produced in these villages. Therefore, they had to buy whatever they wanted from outside traders. However, there were no huge demand for imported items because most of them led very simple lives. Whenever, sellers came to people to sell their goods, on most occasions they used the barter system to sell their goods.

In Sri Lanka there is archaeological evidence to prove that internal and external trade activities existed since the Anuradhapura period. All the kings who ruled the country in the Anuradhapura period considered trade as one of their main economic activities.

Similarly, the Polonnaruwa period was also famous for trade. King Parakramabahu I was an efficient trader during the Polonnaruwa period. Mahathitha opposite Mannar on the north-western coast and Gokanna known today as Trincomalee were popular ports in Sri Lanka during this time. Of these two ports, Gokanna was the main port. In order to develop trade, the King initiated many agricultural projects such as the creation of large tanks to develop agriculture. The Parakrama Samudraya was one such construction which was instrumental in making Sri Lanka self-sufficient in agriculture, so much so that Sri Lanka was known as the 'Granary of the East' during this time. It is said that during the reign of King Parakramabahu I, Sri Lanka exported rice to Burma and to other Asian countries.

### Activity 12 - Reading

Match the given words in column "A" with the meanings given in column "B".

A	B
self-sufficient	manufacture
import	people who engage in business
produce	able to supply one's own or its own needs without external assistance
traders	one who purchases goods and services for personal use
archeological	send (goods or services) to another country for sale
export	the action of building something, typically a large structure
consumer	bring (goods or services) into a country from abroad for sale
construction	relating to the scientific study of human history and prehistory using artifacts and other physical remains

### Activity 13

Use the words in Column "A" to fill in the blanks in the sentences given below.

- a. Sri Lanka was \_\_\_\_\_ in ancient times and rice was exported to foreign countries.
- b. Sri Lanka \_\_\_\_\_ tea to many countries.
- c. The company has \_\_\_\_\_ a luxury aircraft.
- d. Asians are the largest \_\_\_\_\_ of rice.
- e. Tapassu and Bhalluka were famous \_\_\_\_\_.
- f. We \_\_\_\_\_ cars from Japan and Korea.