GRADE 9

INITIATION TO FINANCIAL LITERACY & ENTREPRENEURSHIP

Student's Worksheet

FOUNDATION PROGRAMME IN LITERACY, NUMERACY AND SKILLS

Mauritius Institute of Education
under aegis of
Ministry of Education and Human Resources

LESSON 01 BANKING TRANSACTIONS

Student's Worksheet

Below are some common reasons for keeping money at the bank.

Keeps your money safe: Protects your money from theft or loss.

Allows easy payments: You can pay bills or transfer money conveniently.

Helps you save: Makes it easier to set money aside for future needs.

Pays interest: Some accounts give you extra money for saving

Christopher's banking activities at Rainbow Bank in March 2025		Steps
1st March 2025	Christopher goes to **Rainbow Bank** with his national identity card card and Rs. 5,000 as his first deposit to open a bank account.	1
8th March 2025	Christopher receives Rs. 3,000 for a small job he completed. He decides to **deposit the full amount in cash**.	2
	Christopher receives a cheque of Rs 1800 from a client. He has to **deposit the cheque** at the bank.	
20th March 2025	Christopher needs to **buy tools** for his workshop. He goes to the bank and **withdraws Rs. 2,500** to make the purchase.	3

Step 1 Bank Account Opening Form

On **1st March 2025**, Christopher goes to the Bank with his national identity card and Rs. 5,000 as his first deposit to open an account. He fills a form to open an account.

Rainbow Bank

Account Opening Form

1. Personal Information

Full Name: Liam Christopher

Date of Birth: 24 January 1980

National Identity card No.: B 2401802503

Address: Bambous

Mobile No.: 5123456

E-mail address: L.Chris@ hotmail.com

Occupation: Carpenter

2. Account details

Types of Account requested: ☑ Savings ☐ Current ☐ Joint

Start deposit amount: Rs 5000

Frequency of deposit: ☐ Weekly ☐ Monthly ☑ Irregular

Will you need a debit card? ☑ Yes ☐ No

3. Declaration

I hereby declare that the information provided above is true and correct. I agree to follow the rules and policies of Rainbow Bank.

Signature of Applicant: .... **Date:**........................

Step 2 Bank Deposit

A week later, on **8th March 2025**, Christopher receives Rs. 3,000 for a small job he has completed. He decides to **deposit the full amount** at the bank. He has 1 note of Rs1000, 2 notes of Rs 500 and 5 notes of Rs 200 in hand.

Cash Deposit Receipt

Rainbow Bank

CASH DEPOSIT RECEIPT

Unit:

Date: 08 March 2025

Account No.: 000040462100468

Name: Liam Christopher

Rupees: Three Thousand Rupees

Notes and coins	Number	Total
2000		
1000	1	1000
500	2	1000
200	5	1000
100		
50		
25		
20		
10		
5		
1		
Total		3000

Teller's Signature: ....

Christopher receives a cheque of Rs 1800 from a client. He has to deposit the cheque at the bank.

Cheque Deposit Receipt

Rainbow Bank

CHEQUE DEPOSIT RECEIPT

Date: 08 March 2025

Account No.	Customer Name	Amount	
		Rs.	Cs.
000040462100468	Liam Christopher	1800	
Amount in words One Thousand and eight hundred rupees	**Total**	1800	

CUSTOMER'S COPY

Teller's Signature: ....

Step 3 Bank Withdrawal

On **20th March 2025**, Christopher needs to **buy tools** for his workshop. He goes to the bank and **withdraws Rs. 2,500** to make the purchase.

Cash Deposit Receipt

Rainbow Bank

SAVINGS WITHDRAWAL FORM

Date: 20 March 2025

Account No.: 0 0 0 0 4 0 4 6 2 1 0 0 4 6 8

Please debit my/our Savings account with Rupees:
Two Thousand Five Hundred rupees

Rs.: 2500

representing cash withdrawn by me/us.

Funds will be used for: buying tools

NIC: L 2 4 0 1 8 0 2 5 0 3

Name: Liam Christopher

Signature:

Authorised by: James Cotte

TELLER STAMP & SIGNATURE

FOR BANK USE ONLY

Activity 1: Cash and cheque deposits and withdrawals

Aim

To learn how to fill in blank forms for deposits, cheques, and withdrawals.

Instructions

1. Read and analyse each transaction.
2. Choose the correct form (cash deposit, cheque deposit or withdrawal).
3. Fill in the form with the correct details.

Read the scenario below.

Aisha Paul runs a **small home baking business**.

She regularly deposits her earnings and occasionally withdraws money to manage her business.

In May 2025, she visits **Sunrise Bank** several times.

Read each transaction below carefully, then fill in the correct form for each one.

(a) **7th May 2025** – Aisha earns Rs. 2,500 from the sales of cupcakes. The full amount is deposited at the bank. She has 5 notes of Rs 500 in hand.

SUNRISE BANK CASH DEPOSIT RECEIPT

Unit: **Date:** ____________________

Account No.: 0 0 0 0 1 2 3 4 5 6 7 8

Name: ____

Rupees: ____

Notes and coins	Number	Total
2000		
1000		
500		
200		
100		
50		
25		
20		
10		
5		
1		
Total		

CUSTOMER'S COPY

Teller's Signature: ....

(b) **14th May 2025** – Aisha receives Rs. 3,200 in cash from weekend cake orders. She goes to the bank and deposits the money. She has 1 note of Rs 2000, 5 notes of Rs 200, 2 notes of Rs 50 and 4 notes of Rs 25 in hand.

SUNRISE BANK CASH DEPOSIT RECEIPT

Unit: **Date:** ---------------------

Account No.: | | | | | | | | | | | | |

Name: ---

Rupees: ---

Notes and coins	Number	Total
2000		
1000		
500		
200		
100		
50		
25		
20		
10		
5		
1		
Total		

Teller's Signature: ....

Read each transaction below carefully, then fill in the correct form for each one.

(c) **27th May 2025** – Aisha earns Rs. 1,800 in cash and deposits it into her account. She has 1 note of Rs 500, 3 notes of Rs 200, 4 notes of Rs 400, 2 notes of Rs 100, 8 notes of Rs25, 10 coins of Rs 20, 5 coins of Rs 10, 10 coins of Rs 5 and 5 coins of Rs 10 in hand.

SUNRISE BANK CASH DEPOSIT RECEIPT

Unit: **Date:** --------------------

Account No.:

Name: --

Rupees: --

Notes and coins	Number	Total
2000		
1000		
500		
200		
100		
50		
25		
20		
10		
5		
1		
Total		

Teller's Signature: ....

(d) **10th May 2025** – Aisha receives a cheque of Rs. 1,700 from a client and deposits it into her account.

SUNRISE BANK CHEQUE DEPOSIT RECEIPT

Date: ....

Account No.	Customer Name	Amount	
		Rs.	Cs.
....	....	....	......
Amount in words	Total	....	......

Teller's Signature: ....

(e) **18th May 2025** – Aisha receives another cheque of Rs. 2,000 from a customer for a birthday cake order. She deposits the cheque.

SUNRISE BANK CHEQUE DEPOSIT RECEIPT

Date: ....

Account No.	Customer Name	Amount	
		Rs.	Cs.
....	....	....	......
Amount in words	Total	....	......

Teller's Signature: ....

(f) **30th May 2025** – Aisha receives a cheque of Rs. 2,500 from a corporate event and deposits it at Sunrise Bank.

SUNRISE BANK CHEQUE DEPOSIT RECEIPT

Date: ....

Account No.	Customer Name		Amount	
			Rs.	Cs.
....	....		....	......
Amount in words		Total	....	......

Teller's Signature: ....

(g) **22nd May 2025** – Aisha withdraws Rs. 3,000 to buy baking ingredients and packaging.

SUNRISE BANK SAVINGS WITHDRAWAL FORM

Date: ....

Account No.:	0	0	0	0											

Please debit my/our Savings account with Rupees:

.... **Rs.:**

representing cash withdrawn by me/us.

Funds will be used for: ....

NIC:	P	1	0	2	3	7	9	6	4	1	0	C

Name: ....

Signature: ....

Authorised by: A. William

TELLER STAMP & SIGNATURE

FOR BANK USE ONLY

(h) **29th May 2025** – Aisha withdraws Rs. 1,200 to pay her electricity and water bills for the bakery.

SUNRISE BANK SAVINGS WITHDRAWAL FORM

Date: ....

Account No.:	0	0	0	0											

Please debit my/our Savings account with Rupees:

.... **Rs.:**

representing cash withdrawn by me/us.

Funds will be used for: ....

NIC:												

Name: ....

Signature: ....

Authorised by: A. William

TELLER STAMP & SIGNATURE

FOR BANK USE ONLY

Activity 2: Tick the correct bank form

Aim

Differentiate between different types of forms.

Instructions

Tick (✓) the appropriate column.

Read each sentence carefully and tick the correct form name from the four choices.

	Sentences	Account Opening Form	Cash Deposit Form	Cheque Deposit Form	Withdrawal Form
1	Zara gives Rs. 3,000 in cash to the bank.				
2	Ravi fills a form to take out Rs. 2,500 from his account.				
3	Leila wants to open a new account with her ID card and Rs. 5,000.				
4	Tom receives a cheque for Rs. 1,800 and goes to the bank to add it to his account.				
5	Amira needs money to buy books, so she takes Rs. 1,200 from her savings.				

Activity 3: Neha's Bank Transactions- Calculate her balance

Aim

To help students calculate bank balance.

Instructions

1. Fill in the correct amount in the "Amount received" or "Amount withdrawn" column of the table.
2. Add up all the money received.
3. Add up all the money withdrawn.
4. Subtract the total withdrawn from the total received to find Neha's final bank balance.

Read the transaction of Neha and calculate the total amount of money in her bank account for the month of March.

Blossom by Neha

Neha runs a small flower shop.

She opens a new account at Flora Bank to manage her business income and expenses.

Transaction made for the month of March		
1	1st March 2025	Neha opens a new bank account with Rs 7 000
2	3rd March 2025	She deposits Rs 2 800 in cash after selling flower arrangements for a wedding.
3	5th March 2025	Neha receives a cheque of Rs 2 500 from a hotel client and deposits it into her account.
4	6th March 2025	She withdraws Rs 1000 to buy flower wrapping paper and vases.
5	9th March 2025	Neha earns Rs 1200 in cash from Valentine's Day bouquet orders and deposits the money.

Calculate the total amount of money in her bank account for the month of March with the help of the table.

Transaction table

Date March	**Description**	**Amount received (Rs.)**	**Amount withdrawn (Rs.)**
	Total		

Total amount received – Total amount withdrawn = Final balance (Amount at the end of March)

Rs.: ______ **Rs.:** ______ **Rs.:** ______