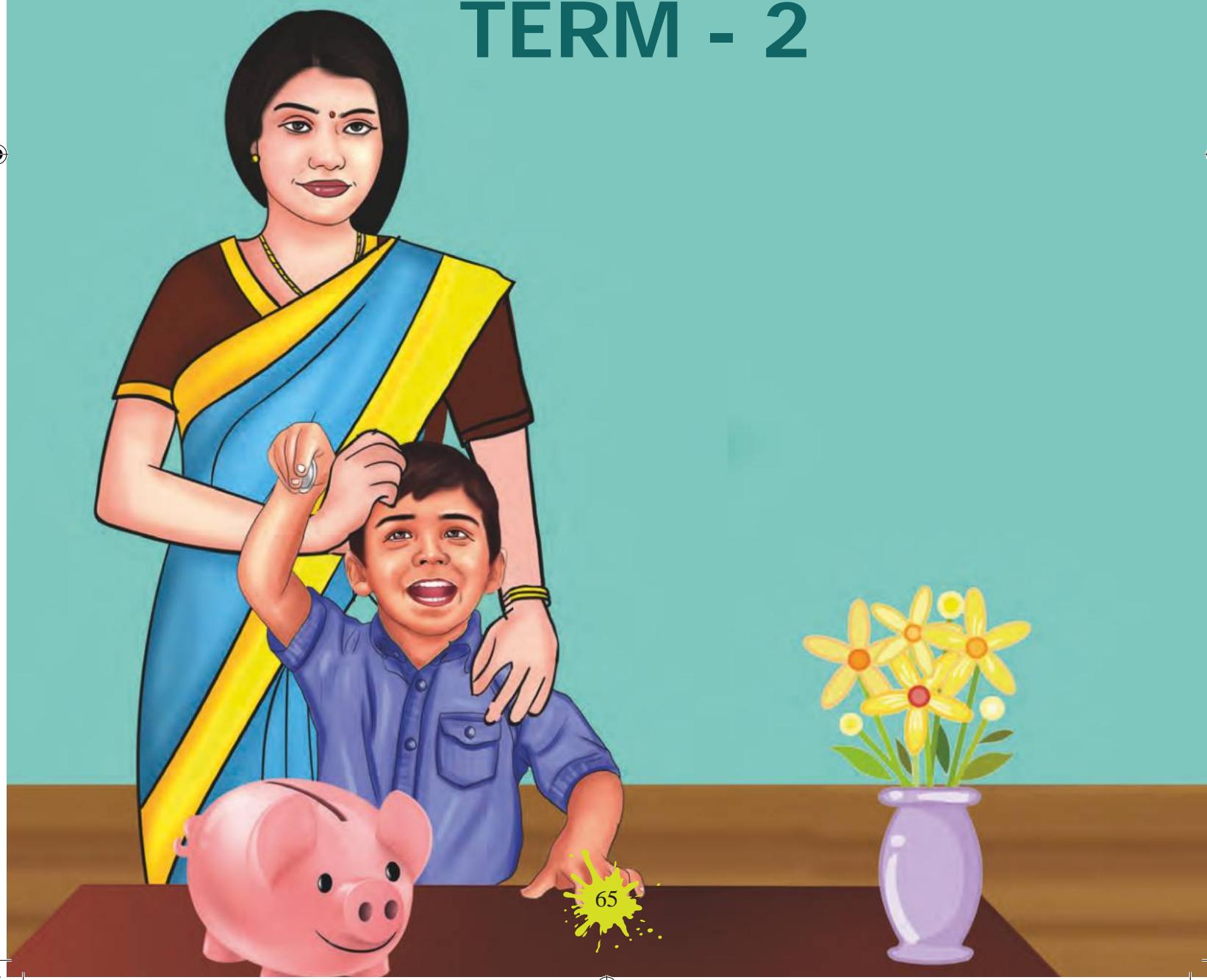




ENGLISH

STANDARD FOUR

TERM - 2





Preface

The English Language textbook has been designed to enable a fun-filled and engaging experience in learning the language. The approach allows for plenty of practice in the four language skills. It focuses on structure practice and vocabulary enrichment through a variety of language learning activities. These activities evoke interest and engaged practice in the language and thus lead to retention.

As per NCF 2005, language is learnt when it is taught with exposure in meaningful context rather than as a subject. In accordance with this, the textbook has been drafted with themes related or familiar to children. The units provide space for effective individual and pair work and thus allows the teacher to focus on time management in multi-level classrooms.

How to use the textbook?



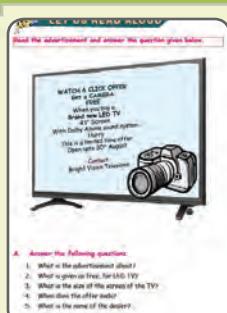
- The second term English Book for Standard IV has two units.
- Each unit is planned for a month.
- Nila introduces the theme of each unit.
- Each unit is designed with habits and values relatable to children like savings and affection.
- My little pictionary** provides exposure to an attractive pictorial dictionary.



- Let us learn** is the teacher led prose and helps children learn vocabulary and values with the help of the context set in each of the story.
- Let us build** provides scope for learning vocabulary with associated grammar concepts. The section is followed by exercises to help children practise.
- Let us know** provides scope for teaching grammar in a context. The section helps children learn grammar concepts inductively.



- Let us listen** develops the listening skill of children by following instructions and acting accordingly.
- Let us speak** provides opportunity for the teachers to teach the language structures through games and activities. It develops listening and speaking skills.
- Let us sing** provides opportunity for the children to sing rhymes with actions and intonation. It helps children learn new vocabulary contextually.



- Brainy box** kindles the children's divergent and convergent thinking ability.
- Let us read** is a supplementary lesson that helps children learn vocabulary and values with the help of stories.
- Let us read aloud** develops reading habit in children by familiarising them with short, interesting stories.
- Let us write** builds writing skill in children.





Unit 1—Affection

- At this age children share their affection with everyone around them.
- In the story, "Appa" we read about the life of Meenu to understand affection in a different light.
- In the poem, "The real wealth" we learn that love and care is more important than wealth.
- In the story, "A True friend" we read about the bond that friends share.



Unit 2—Savings

- It is important for children to learn to save so that it can be developed into a habit.
- The story, "A Lesson to save" teaches us to save the natural resources.
- The poem, "What do humans save?" raises questions on the importance of saving.
- In the story, "Save Wisely" we read about some children who meet their needs by their savings.



Learning outcomes

- It is a **moment of pride** for children as they colour the balloons.
- This **self-assessment** tool helps boost their self -confidence.
- It is also a **diagnostic page** for the teacher to ensure that each student has attained the expected **learning outcome** in each unit.



Let's use the QR code in the text books!

- Download DIKSHA app from the Google Play Store.
- Tap the QR code icon to scan QR codes in the textbook.
- Point the device and focus on the QR code.
- On successful scan, content linked to the QR code gets listed.



Contents

| Unit | Title | Page No. | Month |
|------|-----------|----------|----------|
| 1 | Affection | 69 | October |
| 2 | Savings | 89 | November |



e-Book



Assessment



Digilinks



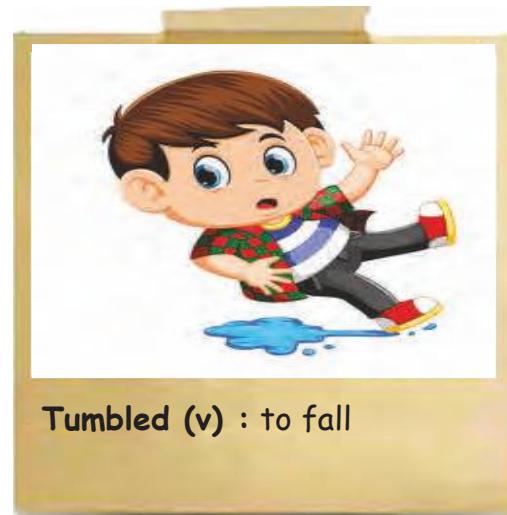
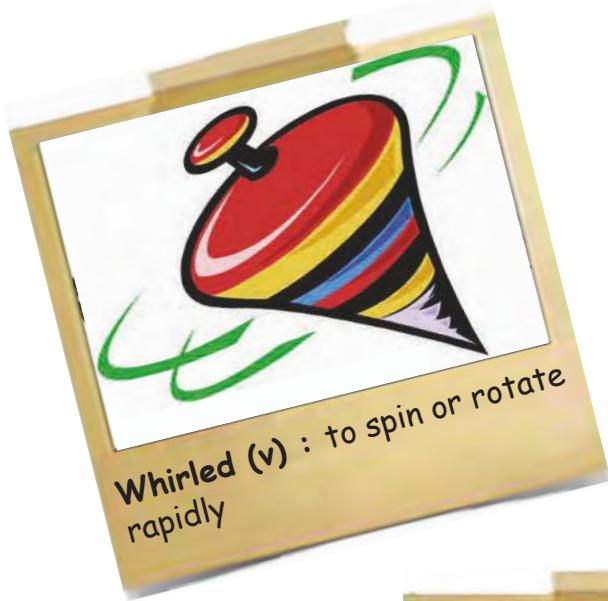
1

Affection

I love everyone
as my family.
Do you?



MY LITTLE PICTONARY





LET US LEARN

Appa



Keeraikuppam was a small coastal village near Nagapatinam. Even though the people in the village toiled in the sea every day, they lived happily. It was a pleasant Sunday morning in December. Just like any other day, the villagers had started their routine. A few of them had already left for the sea, and the others were preparing to go to sea for fishing. Meena's family was also at the shore to see off her father going to the sea. After the men sailed into the sea, the women would return to other tasks that need their attention. The children would play under the coconut trees in the village.

The village bell was about to strike eight times. The bell caretaker was ready to ring the bell. Just then, he saw that the seawater had receded a few hundred metres. Soon, many in the village noticed the same. All the children and the villagers started running towards the sea. Meena and her mother were also with them. The seawater continued to recede. All had gathered along the shore to see it. The bell hit eight times. People now saw a wave far away in the sea. Excitedly, they pointed to the wave that was raising high in the sea. It was common for people to be excited by big waves in Keeraikuppam. Everyone was getting ready to brace the big wave that was coming towards them. Little did they know that the wave was increasing in height and would seem to touch the sky as it neared them. It was getting closer to the shore with a roar.





Gazing at the wave far away, Meena's mother felt a sudden fear gripping her. She felt that something was wrong. She caught Meena by her hand and started running towards their home. The wave that came closer to the shore had crushed the fishing boats. Before they reached their home, the powerful wave had hit the village. Meena and her mother could hear their friends and family screaming all around them. The seawater entered the village and washed out the huts and boats. The water hit their hut too. Meena and her mother were separated and thrown off. Then, slowly, the water receded again into the sea. Meena's mother gathered herself and searched for Meena. It was then that the second **massive** wave hit the village. Meena's mother was washed away by the wave. Meena, **whirled** through the water, was struggling to breathe. One moment she was inside the water, and all was dark around her. In the next moment, she could see the sky. The wave **banged** her to the trunk of a coconut tree. She wrestled with the wave and firmly hugged the tree. Soon, she **fainted**.

When she woke up, she was in a hospital. After she recovered, they transferred her to a **rehabilitation** centre. The centre housed nearly 99 boys and girls. A kind-hearted official of the centre was always very kind to the children. He often used to visit them with his family. Meena was the youngest of all and soon was loved by all. The official and his wife often carried Meena when they played with other children. All children used to call them Amma and Appa. After three years the official was transferred. He and his family continued to visit the centre once a year for the next five years.

Meena now opened her eyes. Her cheeks were moist. All this seemed like, it happened yesterday. The school bell rang and, Meena wiped her cheeks to get ready for her English class. Meena was good at studies and now was in the twelfth standard. The teacher was teaching, and Meena was writing her notes. She then heard a familiar voice calling her, "Meenu". She raised her head

to see. She was surprised

to see her father, the official standing at the entrance. He was smiling at her. She stared at him **blankly** for a few seconds, with tears rolling down her cheeks. She jumped out of her bench and dashed towards him, calling "Appa!"





Glossary

| | |
|-----------------------|--|
| recede | go or move back |
| massive | large or heavy |
| whirl | to move rapidly round and round |
| bang | to strike forcefully and noisily |
| faint | to lose consciousness |
| rehabilitation | the action of restoring someone after a damage |
| blankly | without expression |



LET US UNDERSTAND

A. Fill in the blanks.

1. Meena's village was hit by waves on a _____.
2. Meena was transferred to a _____.
3. The official's family visited the rehabilitation centre for _____ years.
4. The official and his wife liked _____.
5. Meena studied in _____ standard.

B. Read the statements and write True or False.

1. Meena's father was a fisher man.
2. People ran off when the seawater receded.
3. Three waves hit the village.
4. The official visited the rehabilitation centre daily.
5. The official was transferred.

C. Answer the following questions.

1. Where is Keeraikuppam located?
2. What were the people excited about?
3. Which disaster had hit the village?
4. Who showed love and care to the children?
5. Why did Meena call the official 'Appa'? Do you think we need to be a family to care for others?



LET US BUILD

PUNCTUATION

Let us look at the picture below.



Can we eat grandpa?

Ramu: "Hey! are you going to eat grandpa?"

Somu: "Ha ha. No, I am asking if we can eat."

Ramu: "Then, you should add the correct punctuation. It should be "Can we eat, grandpa?"

Somu: "Thank you."

Ramu: "Punctuation plays an important role to help us understand the sentences."





Let us learn some punctuations.



I am the capital letter. Let's see when and where to use me.

You must use me in the beginning of a sentence.



Book is our best friend.
The train runs fast.
Cow gives us milk.

Children are playing cricket.
We have bull in our house.
My uncle came by train.

I come in the beginning of proper noun and in the abbreviations.



Bharathi is a Tamil poet.
I met Kumar at the market.
We live in India.

We take money from ATM.
He completed his MBBS last year.
I am an NCC cadet.



I am a full stop. I look like a dot •

You must use me at the end of a sentence.



I fly my kite.
Monkeys live on the tree.
I play with Jason.

The bird is beautiful.
Take your book.
Let us all go to the hotel.





I am a comma .
I look like a dot with tail.

You must use me to separate words in a list of three or more things.



- Car, bus and bike are vehicles.
I invited Ragu, Stephen and Fathima.
I have a ball, bat, balloon and a toy.
- Eat bun, nuts and rice.
We grow mango, banana and papaya.
We have pen, pencil and eraser.



I am a question mark ? I am little crooked, in other words known as interrogation mark.

I come at the end of interrogative sentences.



- Is he a doctor?
When will the train come?
What are you doing?

- Do you have a book?
Who won the match?
What is your name?

Rewrite the sentences with punctuation marks.

- | | |
|-----------------------------------|------------------------------------|
| 1. where is my cat | 6. my favourite colour is blue |
| 2. Jain ate an apple | 7. Leema is a good singer |
| 3. the book is on the table | 8. do you like pet animals |
| 4. ravi wants book pen and pencil | 9. he likes shirt pants and shorts |
| 5. do you play football | 10. how are you |





LET US SING



3VN69W

The real wealth

Parent brings us to this soil,
and will never let us get spoilt.

They earn our daily bread
and wish to see us shoot ahead

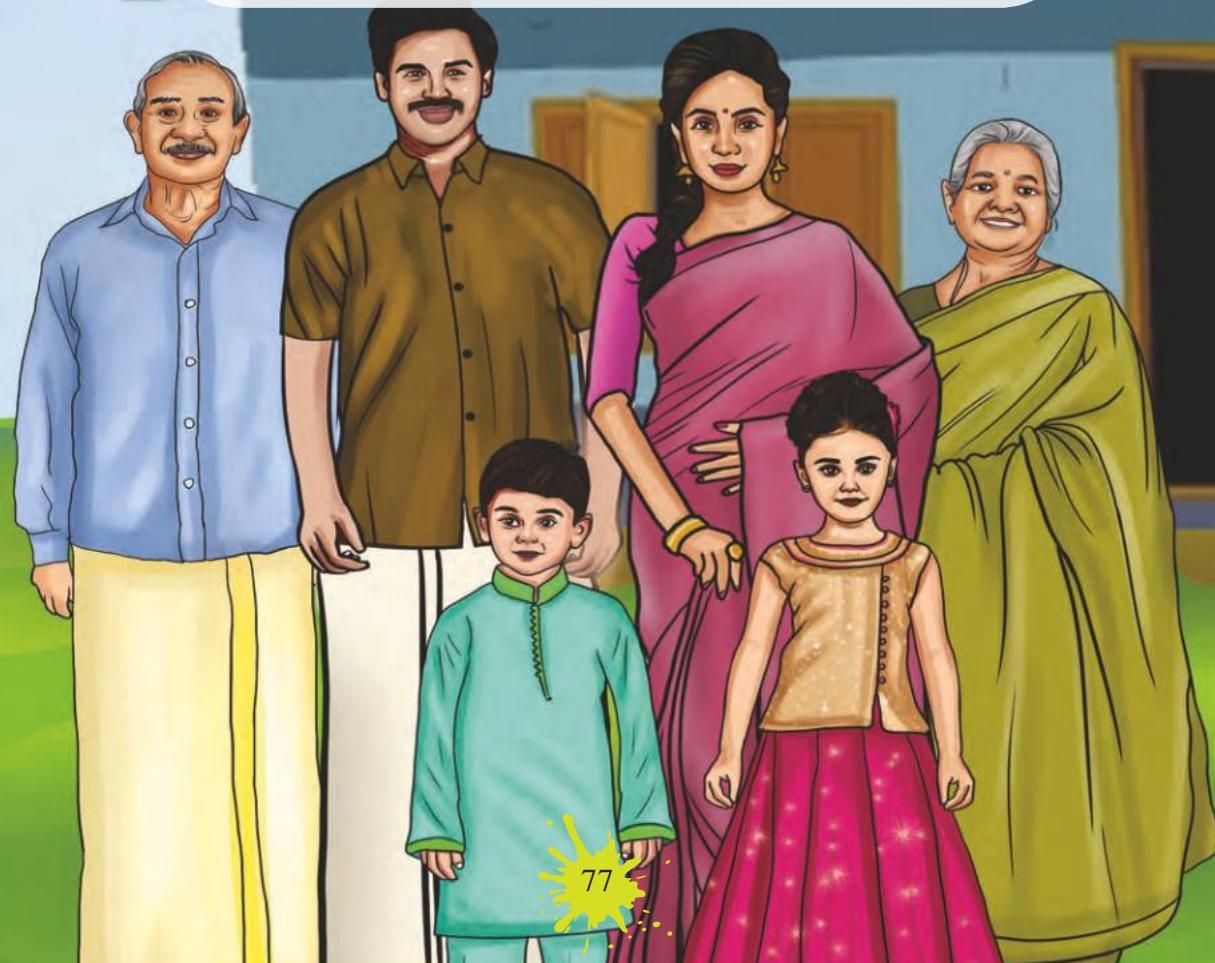
Brother always fights for his share,
but, if someone hurts us, he can't bear.

Sister's words you never dare,
she is next to parents, in care.

A good friend is with you in all deeds
and stays last for all your needs.

Relationships are the real wealth,
nurture them like your health.

Show care and affection, with all your zest,
It will take care of the rest.





Glossary

| | |
|----------------|-----------------------------------|
| spoil | destroy the value or quality of |
| bear | to withstand |
| deeds | an action performed intentionally |
| zest | happiness or energy |
| nurture | care for and protect |

A. Fill in the blanks.

1. Parents never let us get _____.
2. Parents help us to overcome our _____.
3. _____ is next to parents in care.
4. _____ are the real wealth.
5. _____ always stays to the last in our needs.

B. Answer the following questions.

1. Who brought us to this world?
2. Which is as important as our health?
3. How does a friend support us?
4. Why relationships are more important than wealth?

C. Match the rhyming words.

- | | | |
|----------|---|-------|
| 1. share | - | dare |
| 2. bread | - | rest |
| 3. care | - | needs |
| 4. deeds | - | ahead |
| 5. zest | - | bear |



LET US KNOW

Look at the picture and find the dog



IN FRONT OF



BEHIND

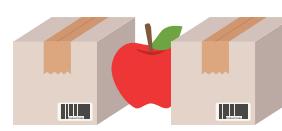
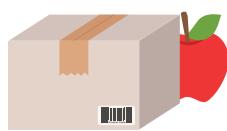


BETWEEN

The dog is **in front of** the house. The dog is **behind** the house. The dog is **between** the houses.

The words **in front of**, **behind** and **between** tell us where the dog is. Such words are called prepositions of place.

Tick (✓) the correct place of the apple.



behind / between

behind / in front of

in front of / between

Write the correct prepositions.



behind



between

in front of



The doll is _____ the box. The doll is _____ the boxes. The doll is _____ the box.

Imagine yourself as the rabbit and tell your friend deer where you are.



I am the rock.



I am the tree.



I am the bushes.





Before - After



The yellow toy is **before** the blue toy.

The blue toy is **after** the yellow toy.

Here **before** indicates a position preceding.

After indicates a position following.

Fill in the blanks with **before** or **after**.

| | | |
|---------------|-------------------------------------|------------------------------------|
| 123456 | a) 5 is after 4. b) 1 is ____ 2. | c) 3 is ____ 4. d) 6 is ____ 5. |
| ABCDEF | a) A is ____ B. b) D is ____ C. | c) E is ____ F. d) B is ____ C. |



Athithya is standing ____ Devi.
Vishali is standing ____ Anish.



Watermelon is ____ pineapple.
Banana is ____ apple.



LET US LISTEN



Listen to the conversation and answer the following.

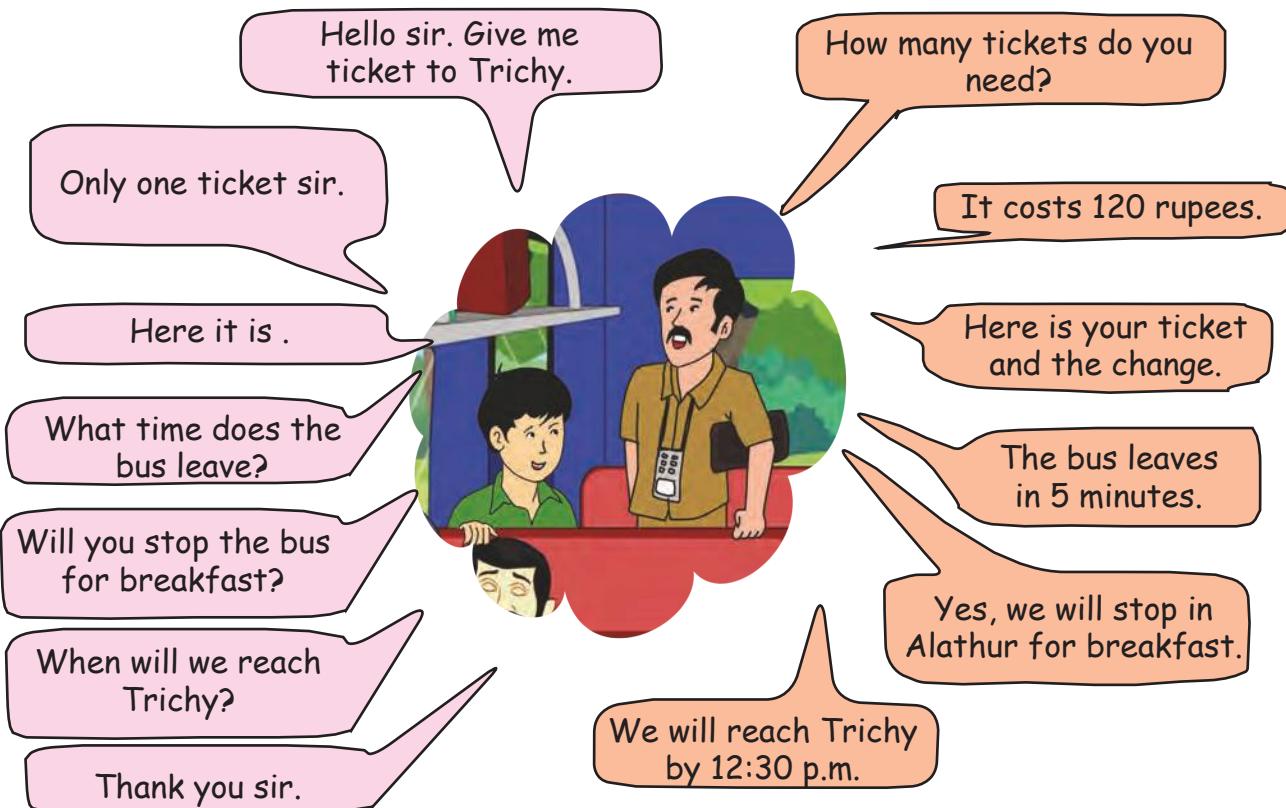
1. How many varieties of dosa did the waiter say?
a. seven b. two c. three
2. Name the special dish.
a. Adai b. Idly c. Dosai
3. How long will it take to make Adai?
a. 5 minutes b. 10 minutes c. 15 minutes
4. What type of coffee did the customer order?
a. instant b. black c. filter

Note to the teacher: Scan the QR code to listen to the audio. Let the children listen to the audio and answer the questions.





LET US SPEAK



Structures that are useful for this situation.



Note to the teacher: Make the children practise these phrases and give them more situations to practise.



LET US READ

A TRUE FRIEND

Nandhini and Pandi were good friends since childhood. They lived in the same street, so they were always together. Every day Pandi would stop at her home on the way to school. Both would walk to school chatting and playing. Sometimes, they would race home from school. They always took part in school activities together. They helped each other in their lessons.



Nandhini walked into the classroom slowly. Her eyes glued to the ground. She looked sad, "Did someone scold you?", asked one of her friends in the class. Nandhini shook her head. She sat down, with her head bowed down. The teacher entered the classroom and started calling out the names for attendance. Nandhini did not answer when the teacher called her name.

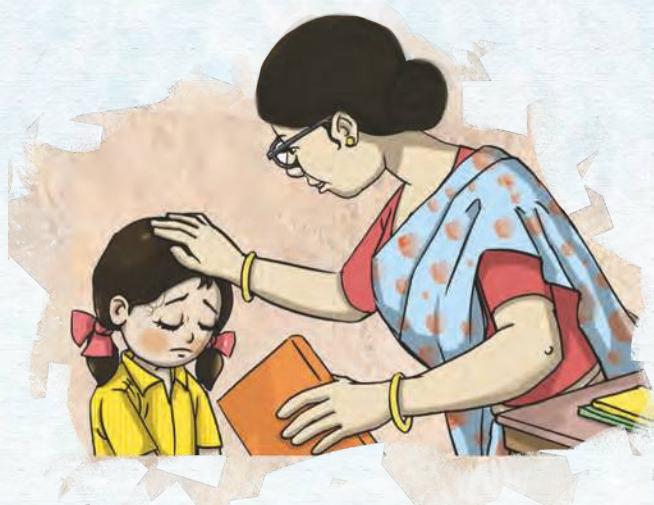


One day, as usual, Pandi came to Nandhini's home. She looked upset and sad. Pandi asked her "Why are you sad?", she did not answer. Instead, she shook her head. "Did your parents scold you?", asked Pandi. She did not answer him. He grabbed her bag and said excitedly, "Catch me if you can." But she did not respond. Pandi stopped and gave the bag back. They walked silently to the school.





The teacher was annoyed. This time she called her name louder, "Nandhini!" and then, she raised her hand but did not answer. The teacher went near Nandhini. She touched her forehead and asked, "Are you feeling okay?" Nandhini shook her head. Her cheeks were red, and it looked like she had a fever. "Do you have a fever? Shall I call your parents?" asked the teacher. She shook her head, but she still did not look at anyone. Her head was still bowed down.



"Why does Nandhini look so sad?" exclaimed her friends. Her friends pestered her with a hundred questions! The questions were about everything that you think about. They asked her family, her house, her shoes and even about her street pets. Each question that she was asked, Nandhini only answered by shaking her head.

Pandi had enough of Nandhini's silence. He had never seen her so dull. He wanted an idea to make her smile. He thought, thought and thought for many hours. Finally, he had an idea! He took out something from his bag and ran to show it to her. He tumbled, and it slipped from his hands. It was flying straight to Nandhini. She saw something flying towards her and screamed with fear. She closed her eyes and tried to catch it. THUD! She caught it. It was a big green frog. Everyone ran away as they were scared of the frog.



Nandhini's eyes were wide open with surprise. Then, she burst into laughter. It was a rubber frog! As soon as she laughed, her friends and teacher knew why she did not smile or talk to anyone all day. Two of her front teeth were missing!



A. Name the character or speaker.

1. "Do you have a fever?" _____.
2. "Did someone scold you?" _____.
3. "Why does Nandhini look so sad?" _____.
4. "Are you alright?" _____.

B. Answer the following questions.

1. Who were the friends referred in the story?
2. How did they go to school?
3. Why was the teacher annoyed?
4. Did Nandhini have fever?
5. What was the reason behind Nandhini's dullness?

C. Number the actions of Pandi and Nandhini in order.



Nandhini and Pandi are friends. 1

Friends pestered her why she was upset.

Nandhini looked terribly upset one day.

She did not respond to Pandi's play.

Pandi threw a rubber frog on her.

She did not respond to the attendance.

She burst into laughter and all know the reason.

7





LET US READ ALOUD

Read the advertisement and answer the questions given below.



Answer the following questions

1. What is the advertisement about?
2. What is free, for LED TV?
3. What is the size of the screen?
4. When does the offer end?
5. What is the name of the dealer?



LET US WRITE

Write a narrative paragraph on Kamarajar, using the given information and add more information on your own.



Note to the teacher: Help the children write another biography on any personality for their portfolio.



I Can Do

A. Fill in the blanks.

1. Meena went to _____ her father.
2. Meena studied in _____ standard.
3. Meena met the official after _____ years.



B. Punctuate the following sentences.

1. i play kabadi daily

2. kaviya bought onion tomato and cucumber

3. who took care of meena

C. Match the rhyming word.

1. deeds - wealth
2. health - care
3. bare - needs

D. Recite the poem with correct intonation.

E. Tick (✓) the correct pictures.

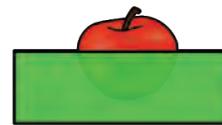
in front of



between



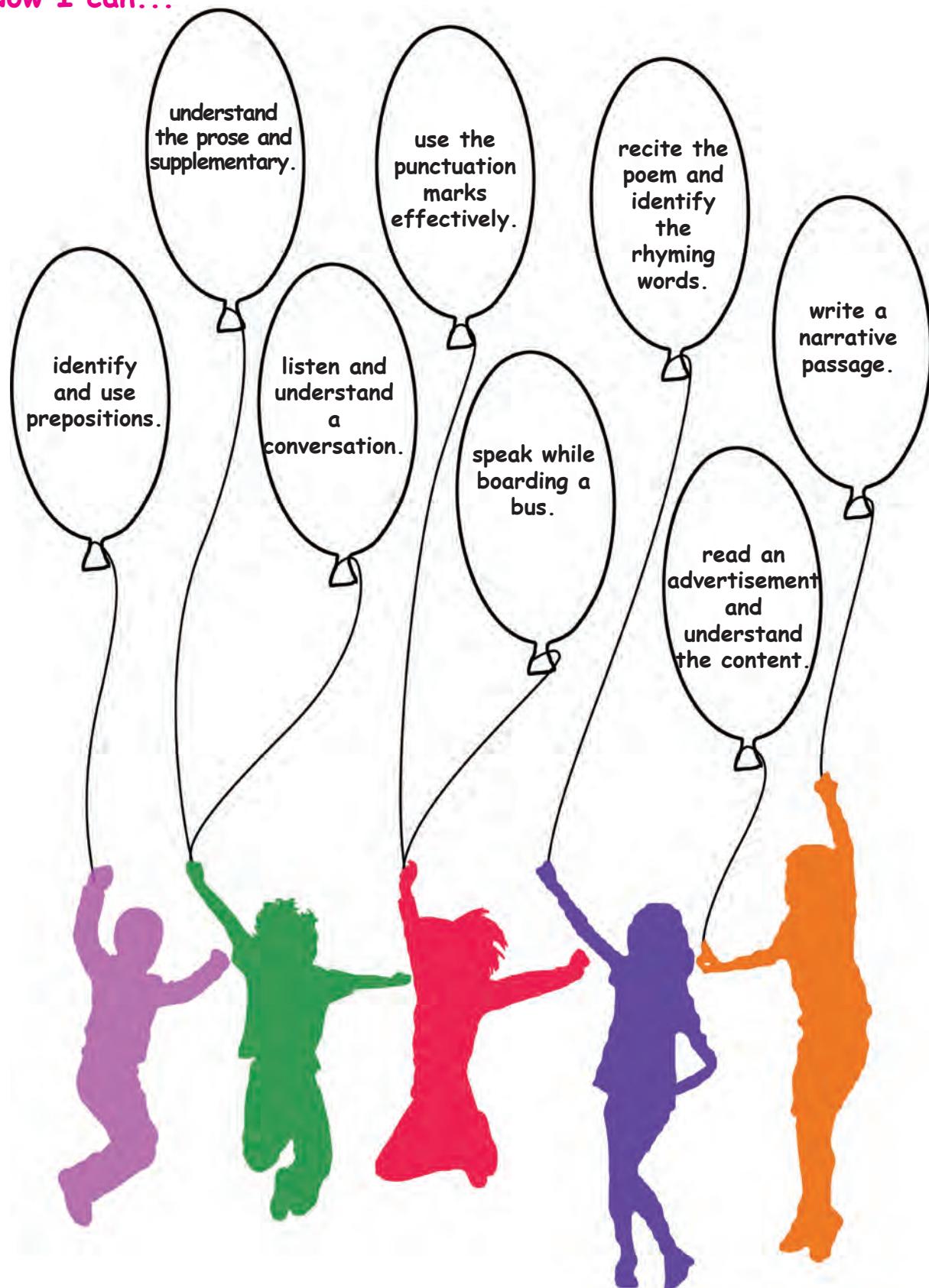
behind





Learning Outcome

Now I can...



Note to the teacher: Ask children to colour the balloon when they achieve the learning outcome.



2

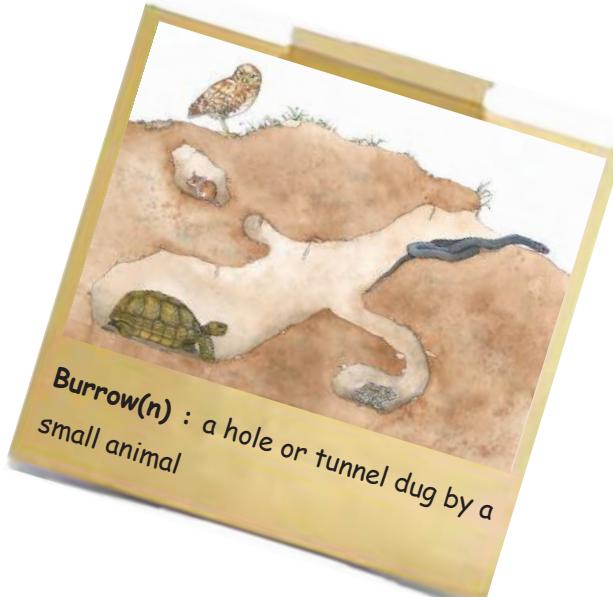
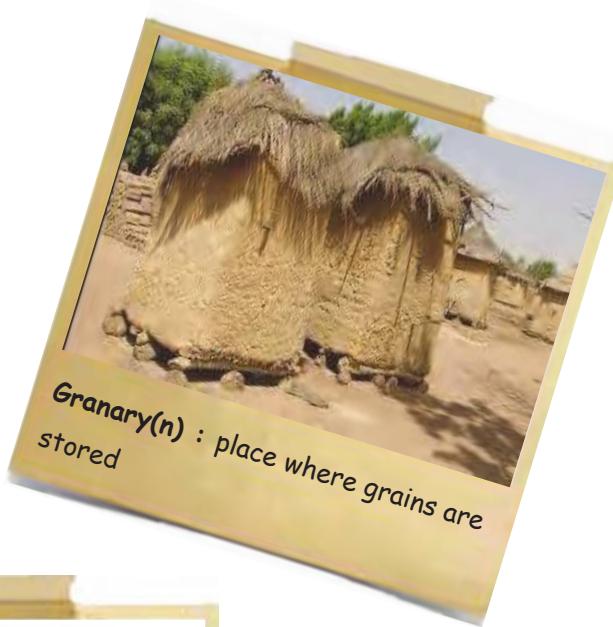
Savings

I always save my
pocket money.
Do you?





MY LITTLE PICTONARY





LET US LEARN

A Lesson to save



On the way to the playground, in the fields, Amir saw dirt thrown out of a pit on the ground. He went near it and saw a small rat-like creature. He called out, "Hey! Who are you? What are you doing in there?"

The creature came out and took a glance at the boy and said "I am a mole. I am **digging** a burrow to catch the earthworms and save them for the winter."

"Interesting, How do you catch and save them?"

The mole replied, "I dig 'worm traps' along the tunnels, when the earthworms cross it they fall into it. I will bite and **paralyze** them and store in the tunnel to eat later."

The boy asked, "How many earthworms will you store?"

The mole replied, "As many earth worms as I can get. I don't eat all of them. I save them for using later. Now, I don't have any time to waste. I must build a lot of worm traps. See you later." The mole went inside the burrow.



Just then, near the mole's burrow, Amir saw a leaf moving. He went near it and saw a small ant. The ant was carrying a big leaf.

The ant yelled, "Get out of my way. It will take too long to go around your feet."

He asked the ant "Hey! Why are you carrying this big leaf? Isn't it easy to eat and then go home?"

The ant dropped the leaf and replied, "I am a 'leafcutter ant'. I am collecting leaves for my colony. I can carry leaves that weigh nearly twenty times my weight." Amir was surprised. He asked, "Do you eat leaves?"





The ant replied, "No, we don't eat leaves! We drink the leaf **sap**. We also use the leaves to grow fungus. We need the fungus to feed our babies. We also store the leaves for the winter."

The ant asked, "By the way, do you, the humans save the food that you need?" Amir replied, "Yes we also

save food in granaries, but we need money to buy it, so we usually give importance to save money. What else do we have to save?" "Don't you have anything other than money to save?", asked the ant. After taking some time to think, Amir answered, "My mom asks me to save water, food, electricity, forest and fuel. We have a lot of things to save, to make sure that future generations can use these." This interaction with the mole and the ant changed the way Amir thought about the things around him. Earlier, he let the fan run as he left the room. He let the water drip as he never closed the tap tightly. Now, he always care and save the resources around him.



Which one of these is the most important thing to save, food, water, electricity or money? Why? Discuss.

Glossary

| | |
|-----------------|--|
| digging | break up and move earth |
| traps | enclosure designed to catch and retain animals |
| paralyze | incapable of movement |
| sap | plant fluid |



LET US UNDERSTAND

A. Say whether the statements are True or False.

1. In early days, Amir left the tap opened.
2. Amir switched off the fan when he walked out.
3. Moles trap worms and store them.
4. Leafcutter ants grow fungus.
5. Amir realised his mistakes.

B. Choose the correct option.

1. Moles dig _____ to catch earth worms.
a. worm trap b. tunnel c. pit
2. Leafcutter ants can carry leaves that weigh _____ times of their body weight.
a. two b. twenty c. thirty
3. Moles bite and _____ the earth worms.
a. eat b. store c. paralyze
4. Leafcutter ants drink _____.
a. leaf sap b. honey c. dew
5. Humans give importance to save _____.
a. food b. money c. water

C. Answer the questions.

1. Why should we close the tap after using it?
2. Where do the moles save their food?
3. Why do the leafcutter ants grow the fungus?
4. List the things that humans should save.
5. What are things that we can save? Why should we save them?



LET US BUILD

Hi friends, I am here to show my magic tricks.

Now, I take **re** and the word **arrange**

to make a new word
rearrange



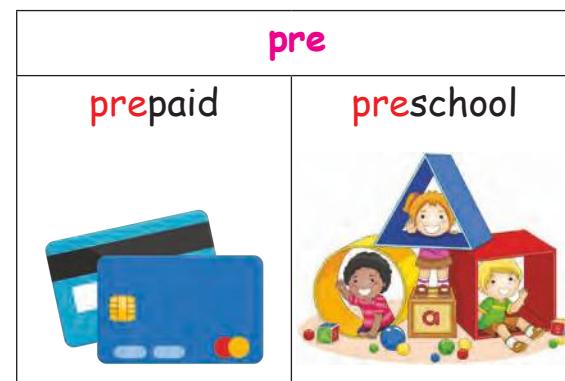
Let us see how to use **un**, **re**, **dis**, and **pre**.



Like this we can join many words together to form new words.
A prefix is a letter combination that is fixed at the beginning of the word. The prefixes add new meaning to the word

| un | |
|----------|-------------|
| unwanted | unfortunate |
| | |

| re | |
|---------|---------|
| rewrite | repaint |
| | |



A. Match the following and write the new word.

1. pre - continue _____.
2. dis - familiar _____.
3. un - open _____.
4. re - view _____.

B. Tick (✓) the correct prefix and write the new word.

un
pre

happy

dis
pre

read

re
dis

honest

un
re

mix

C. Add a prefix to each word so it matches the new definition

| prefix | word |
|------------------|-----------------------------|
| un, re, dis, pre | lucky, check, view, approve |

1. Make sure the things are correct _____.
2. A person who got no luck _____.
3. Do not approve _____.
4. A chance to view before _____.



LET US SING



What do humans save?

Ants pile food in the anthill
They eat it during the winter's chill

Moles dig long and winding tunnels
And save worms in the channels

Crocodiles are found in many countries
They store food in their pantries

Squirrels reserve food in a larder
They store a seven course meal with starter

Leopards keep their prey on a tree
And eat them when they are free

Farmers store the harvest in a granary
Soon to be packed in the cannery

What do you save?
Everything that nature gave.



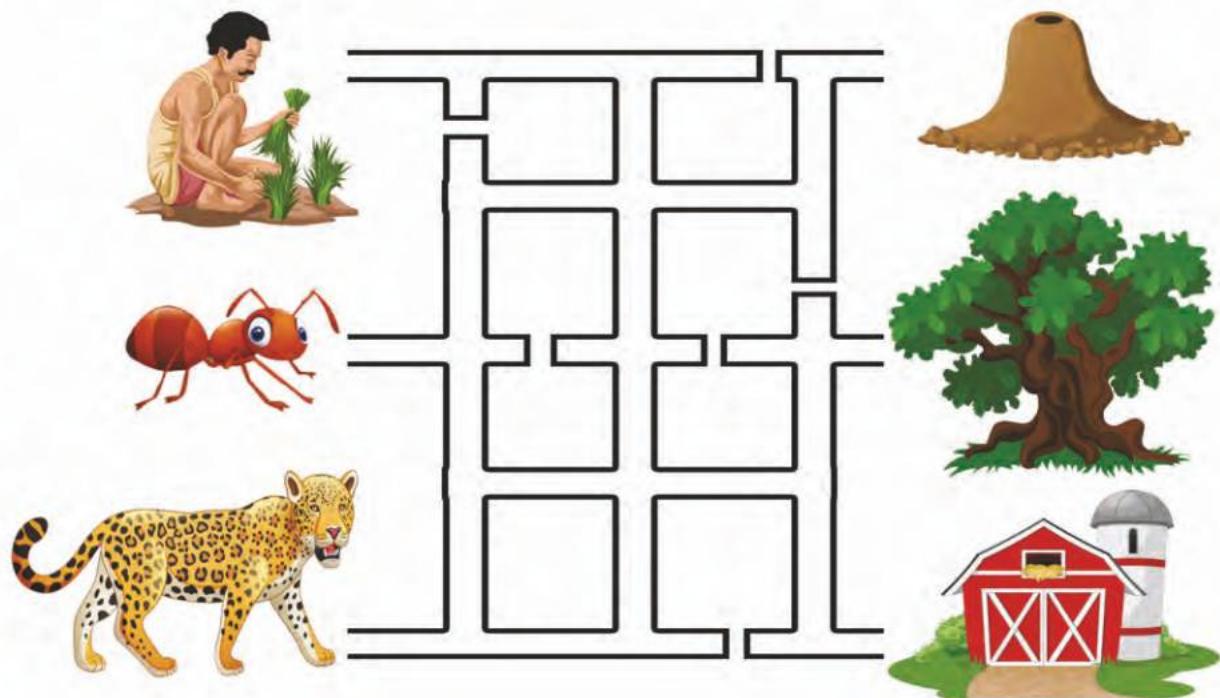
Note to the teacher: Sing the song with actions. Encourage children to listen and sing along with actions.



Glossary

| | |
|----------|---|
| pile | to collect |
| pantries | a storage room |
| prey | an animal that is hunted and killed by another for food |
| granary | a storehouse for threshed grain |
| cannery | a place where the food is packed in cans or tins |

A. Match with their storing places.



B. Fill in the blanks with rhyming words.

1. anthill - _____.
2. tunnels - _____.
3. larder - _____.
4. tree - _____.

C. Answer the following questions.

1. Where do ants pile their food?
2. Where do the crocodiles save?
3. What do you save? Why it is needed?



LET US KNOW



Simple past tense is used to describe an action that has happened. You already know the verb forms they are:

Present

Past

Past Participle

Present Participle

write
writes

wrote

written

writing

The past form is used in simple past tense. Come let us use it.

| | | |
|-------------------------------|--------------------------|----------------------------------|
| I wrote the test. | You went home. | He ran to the class room. |
| We played football. | | She played chess. |
| | | It flew away. |
| | | They visited him. |

I **boiled** the water.

1. We _____ the water.
2. You _____ the water.
3. He _____ the water.
4. She _____ the water.
5. It (stove) _____ the water.
6. They _____ the water.

We saw simple past tense for action verb. Now let us see the simple past tense for "be" form verbs (state of being)

Present

Past

Past Participle

Present Participle

am
is
are

was
were

been

being

| | |
|---------------------------|----------------------------|
| I was an engineer. | We were young. |
| He was a pilot. | You were a patient. |
| She was a soldier. | They were students. |
| It was a computer. | |





We use the past tense to talk about.

An action that was over.



A monkey **came** down from the tree.

He **shouted** in fear.



It **grabbed** the banana from the boy.



The monkey **ate** the banana.

A. Write was or were to complete the sentences.

1. I _____ the leader of my class.
2. We _____ in New York , last week.
3. You _____ a baby.
4. Kavi _____ kind to me.
5. The bus _____ brand new.
6. They _____ friends.
7. Ragu _____ my junior in school.

B. Write the past form of the verbs.



read - _____



sing - _____



sleep - _____



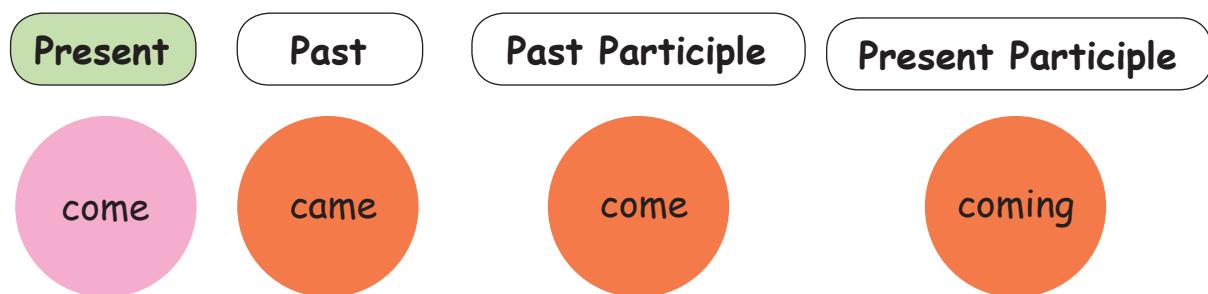


C. Complete the sentence with the simple past form of the given verbs.

1. It _____ (snow) last winter.
2. The rain _____ (continue) all day.
3. I _____ (lose) my balance.
4. We _____ (stand) for hours.
5. Tom _____ (come) home from school.

Future tense

Simple future tense refers to an action or event that has not yet happened.



The present form is used in simple future tense with the auxiliaries shall or will. Come let us use it.

| | | |
|---------------------------------|----------------------------------|-----------------------------|
| I shall/will meet him tomorrow. | We shall/will meet him tomorrow. | He will meet him tomorrow. |
| | You will meet him tomorrow. | She will meet him tomorrow. |
| | They will meet him tomorrow. | It will reach him tomorrow. |

In the above example, you can see the verb is in the present form. The word **shall** and **will** are used for **I** and **we**. Will is used for you, they, he, she, it.

We use the simple future tense for actions that yet to happen.





D. Circle the sentences that are in simple future tense.

1. They washed the van.
2. Kamal will meet you at the shop.
3. My dad helps me read.
4. It will rain tomorrow.
5. He ate many mangoes.

E. Fill in the blanks with simple future tense of the verb.

1. Sakthi _____ (earn) a lot of money.
2. You _____ (travel) around the world.
3. Everybody _____ (adore) you.
4. Many people _____ (serve) you.
5. They _____ (anticipate) your wishes.



LET US LISTEN



26TM69

Listen to the advertisement and answer the questions given.

1. How many accounts can a parent open at the most?
a. 3 b. 2 c. 3
2. When does the deposit mature?
a. Both b. 21 years c. 14 years
3. The minimum deposit for an account is _____.
a. ₹ 1000 b. ₹ 2000 c. ₹ 500
4. Income tax exemption given under the section _____.
a. 80C b. 18C c. 16A
5. The name of the savings scheme is _____.
a. Public Provident Fund b. Selvamagal c. Postal Life Insurance

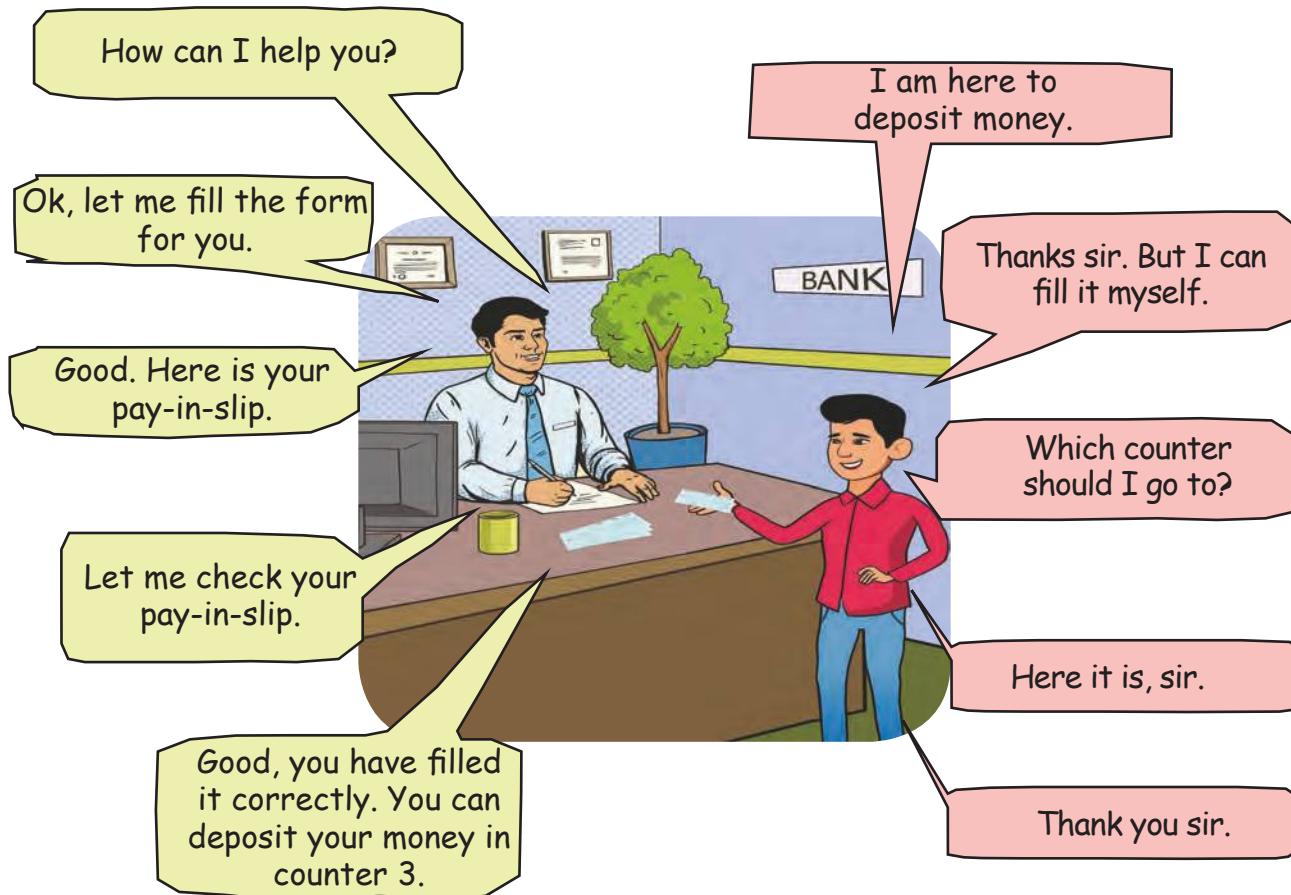
Note to the teacher:

Scan the QR code to listen to the audio. Let the children listen to the audio and answer the questions.



LET US SPEAK

Learn how they speak in the bank and practise as if you were in that situation.



Structures that are useful for this situation.



Note to the teacher: Make the children practise these phrases and give them more scenarios to practise.



LET US READ

Save Wisely

Every year, Kamali and her cousins would visit their grandparents in their native village for the car festival that lasted for three days. The entire village will be in a festive mood. The children were the most excited. The family members and relatives would give the children money to buy sweets and toys. The children would buy toys, chocolates, sweets or packed food items. They would spend all the money, and never saved the money at all. Their grandfather felt that the children should learn to save and use their money wisely. So, this year, he announced that the children should save the money they get over the course of a year, and spend it purposefully.

The children were not at all excited by the announcement. Rajan and Mala were the youngest of the kids. They did not take the words of the grandfather seriously. They spent their money on sweets and toys. The other siblings, Jayan and Kavery, decided to enjoy the festival to the fullest. They bought every type of food available across the





shops. On the second day, Jayan got sick due to food poisoning. So he decided to spend the money only on toys. The eldest of the kids were Kamali and Senthil. They were determined to save the money and use it purposefully. So they controlled their desires and saved every rupee they got.

By the end of the festival, they managed to save around three hundred rupees. Grandfather was so happy to see their effort.

Senthil, when he went home, took his father to the nearest post office and opened a savings account. He saved all his pocket money and found new ways to save money like he started to walking instead of taking the bus. He kept his stationery safely so that he did not have to keep buying them.

He re-used his old books to save money. Soon, his father made him understand that savings is done after using the money for basic needs.

So Senthil bought new books to take notes in his class. Senthil's dream was to buy a camera. At the end of the year, his father checked his savings and bought him the latest camera with his savings!



Kamali had a clear plan. She had a friend named Anandhi. Anandhi's father was a flutist. They lived in the same street, so the girls used to visit each other often. On many of these occasions, Anandhi used to teach her to play the flute. Kamali always wanted to buy a flute. At the end of one year, she managed to save some amount. At that time, her father needed money urgently and asked if he could use her savings. He promised to return the money soon. Kamali gave her savings to her father. Although she was proud of helping her father, she still wanted to buy the flute. She was disappointed.



Soon it was time to visit the village. Everyone was happy to meet each other after one year. On the day of the car festival, the whole family gathered in the village. Everyone in the family shared about the year gone one by one. After dinner, Senthil brought his new camera and told grandpa how he had saved and bought the camera. Grandpa was very proud and happy. He congratulated him.

Meanwhile, Kamali's father gave grandpa a gift and said something in his ears. Grandpa smiled and called Kamali. He gave her the gift. Her savings were used to buy the gift. Kamali eagerly opened the box and found a brand new flute. Her eyes were moist with tears. The whole family asked her to play the flute.

Kamali played a song that her friend had taught her. Senthil started clicking pictures of the event with his camera.

A. Fill in the blanks.

1. Every year the children visit the _____.
2. At the end of the festival , Kamali and Senthil saved _____.
3. Savings is done after fulfilling the _____.
4. Senthil bought a _____ from his savings.
5. Kamali gave her savings to _____.

B. Answer the following questions.

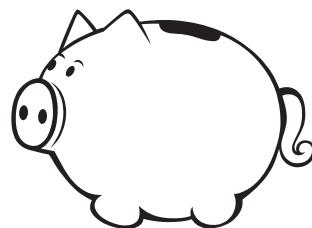
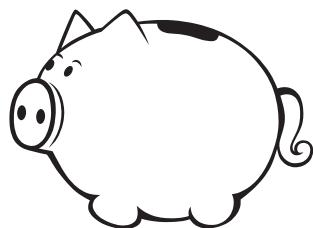
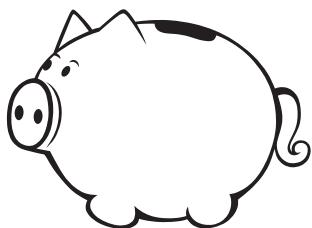
1. What did the children buy with money they have?
2. What did the grandfather announce?
3. What happened to Jayan?
4. What did Kamali get as gift?
5. What will you do with your savings?



LET US READ ALOUD

Read the passage three times on your own. Colour a Piggy bank each time you read.

Piggy bank is a coin box used by children. The real use of a piggy bank is to store coins. Piggy banks look like pigs. They come in many shapes and sizes. In Tamil, they are known as Hundial. It is a red, mud pot. We can drop the coins into the pot. Once the pot is full, we must break the pot and use the coins. Start saving with your hundial today!



1. Hundial is a _____ pot.



2. Mostly piggy banks look like
_____.



The main idea of the passage is _____

- a) to buy a piggy bank.
- b) to save .



LET US WRITE

This month you have managed to save Rs. 100 from your pocket money. Fill out the challan to deposit it in your Savings Account at the post office.

| SB 103 (a) | RD | SB 103 | (a) RD |
|---|--------------|---|--------|
| POST OFFICE SAVINGS BANK | | POST OFFICE SAVINGS BANK | |
| PO of Account | | PO of Account Date | |
| Date : | | Paid into 5 year RD Account No of (Name) | |
| Received for credit into 5 year RD Account No | | Rupees (in words) | |
| (Name) | | by cash/cheque No Dated On | |
| Rupees (in words) by cash | | Bank for the month(s) Rs less rebate/plus interest on default(s) Balance after deposite Rs (to be filled by the SB clerk) | |
| Cheque No | | SB Assistant Date stamp | |
| Dated On Bank for the month(s) Rs less rebate/plus interest on default(s) | | | |
| Date stamp | SB Assistant | by | |

Fill up the withdrawal form to withdraw Rs.200 from your Savings Account.

| WITHDRAWAL FORM (5B-7) | |
|--|---|
| PASSBOOK MUST ACCOMPANY THIS FORM IF ACCOUNT STAND AT BO. APPLICATION SIDE (To be filled by depositor) | PAYMENT ORDER (For office use only) Date |
| Name of Post Office Date : | Pay Rs (In figure) (In words) Signature of Postmaster Date stamp |
| Type of account - SB/RD/TD/MIS/NSS etc: | Acquittance (For office use only) |
| Account No. | Received Rs. (both in words and figures) Signature of Postmaster Date |
| NATURE OF WITHDRAWAL (please Tick) <input type="checkbox"/> Interest <input type="checkbox"/> RD Half withdrawal <input type="checkbox"/> Any other (Please specify) Please pay to self/messenger (whose name and signature are given below) the sum of Rs:(In figure) Rs.(In words) Balance after withdrawal Rs.(In figures) Signature or thumb impression of depositor | Initial of PA Initial of APM |
| Name of Messenger | |
| Signature or thumb impression of depositor (Required only if payment is required through messenger) | |

Note to the teacher: Make the children fill more forms for their portfolio.





I Can Do



A. Fill in the blanks.

1. Moles dig _____ to catch earth worms.
2. Leaf cutter ants drink _____.
3. Kamali gave her savings to _____.

B. Join the word with the correct prefix.

paid

send

able

continue

un

dis

re

pre

C. Write the rhyming word.

1. save - _____.
2. countries - _____.
3. larder - _____.

D. Recite the poem with correct intonation.

E. Write the words given in the bracket in correct tenses.

1. I _____ (see) him accidentally.
2. We _____ (move) back to city yesterday.
3. Rani _____ (meet) Rita tomorrow.

F. Write the past form of the verbs.



run - _____



eat - _____



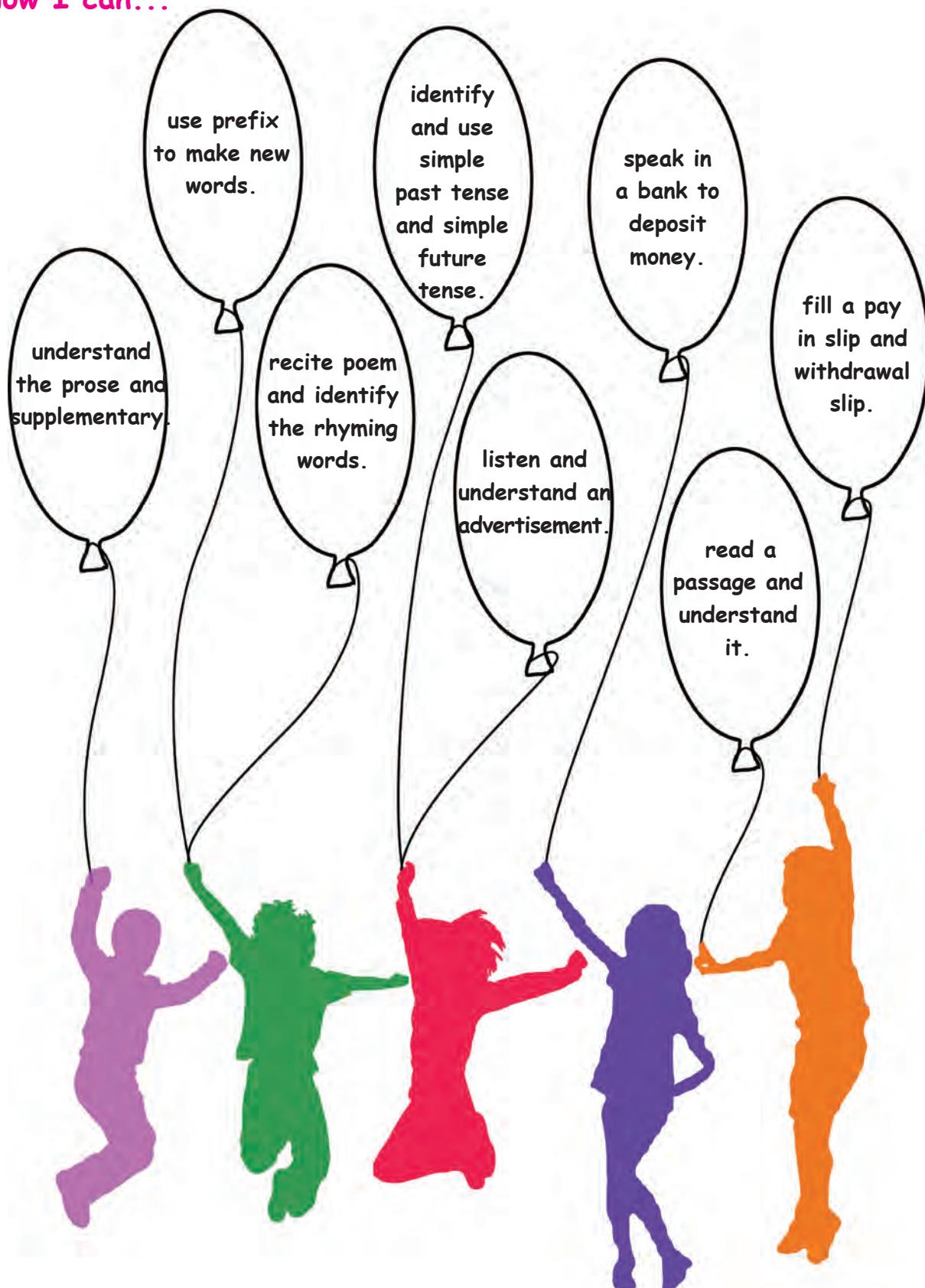
swim - _____





Learning Outcome

Now I can...



Note to the teacher: Ask children to colour the balloon when they achieve the learning outcome.



Acknowledgement

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English – Standard Four, Term - II

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