

XII -Business studies

Term-1

Part- A

Chapter- 1: Nature and Significance of Management

Previous knowledge testing

Students will be asked to explain the term -work, time and how they would manage their time relating to completion of homework. Students will also be asked to explain their daily routine and how management can help them.

Vocabulary used and spellings

Effective, efficient pervasive, process, essence, deliberate, art, creativity.

Method

Zoom app and share screen

Procedure and explanation

Meaning of term management will be explained. Relationship between effectiveness and efficiency will be explained and example will be given with reference to course completion. Characteristics of management will be taken up as goal oriented, all pervasive, multidimensional, continuous, Group activity, intangible force.



Objectives of management will be taken up

1. Organizational objectives- Survival, profit, growth.

2. Social objective
3. Personal objective.

The importance of management will be explained with the help of following points

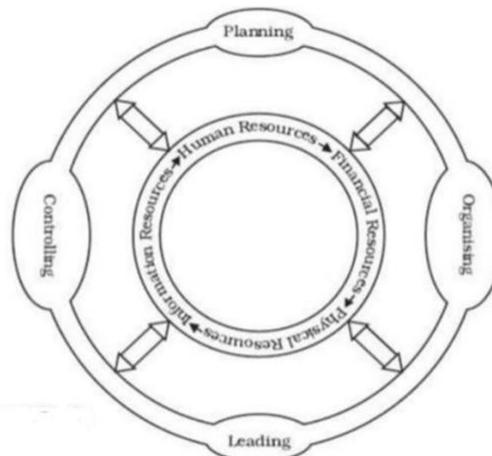
- Achievement of group goals,
- Increase in efficiency dynamic
- Organization helps in achieving personal objectives,
- Development of society



Nature of Management

- Management as an art will be explained as Theoretical knowledge, Personal application, based on practice and creativity.
- Management as science will be explained as systematic body of knowledge, universal validity, experiment and observation
- Management as profession will be explained—well—defined body, professional association, ethical code of conduct, service motive
- Levels of management will be taken up as (i) Top level (ii) Middle level and (iii) Operational level

Functions and designations of all these levels will be discussed. Concept of coordination will be explained. How coordination is required while performing all the functions will be explained. Importance of coordination will be explained in the class.



Student participation and art integration

Students will be asked to make a list of social objectives and personal objectives on a chart paper and it will be discussed in the class for better understanding. Students will also be asked to make different groups in the class and formulate top level, middle level, and lower level positions in an imaginary organization. They will be asked to perform some of the functions being performed by people working at these levels.

Recapitulation

NCERT case studies and back exercises will be discussed in the class and students will be asked to make points for the main topics.

Assignment

Students will be asked to go through the basic concepts of the chapter and practice case studies for practical knowledge.

Chapter-2: Principles of Management

Previous knowledge testing

Students will be asked to discuss and define term equity, unity, justice and they will be asked to use these in daily life situations.

Vocabulary used and spellings

Just in time, behavioral, Universal, perspective, lean manufacturing.

Method

Zoom app and share screen

Procedure an explanation

Meaning of the term principals will be explained. Nature and features of principles of management will be discussed – universal, General guidelines, Practice, flexible, behavioral, cause and effect, contingent. Import

Importance of management principles will be explained–optimum utilisation of resources, providing managers with useful insight, what scientific decisions, dynamic, social responsibility, management training and education

Henry Fayol' s General Principles will be explained with the help of corporate world examples. All 14 principles along with what happens if they are violated will be explained. Division of work, authority and responsibility, discipline, unity of command, unity of direction, subordination of individual interest to general interest, remuneration, scaler chain, centralization and decentralization, order, equity, stability of tenure of personal, initiative, Esprit de cops.

1	Specialization of labor
2	Authority
3	Discipline
4	Unity of Command
5	Unity of Direction
6	Subordination of Individual Interests
7	Remuneration
8	Centralization
9	Scalar Chain (Line of Authority)
10	Order
11	Equity
12	Personnel Tenure
13	Initiative
14	Esprit de Corps

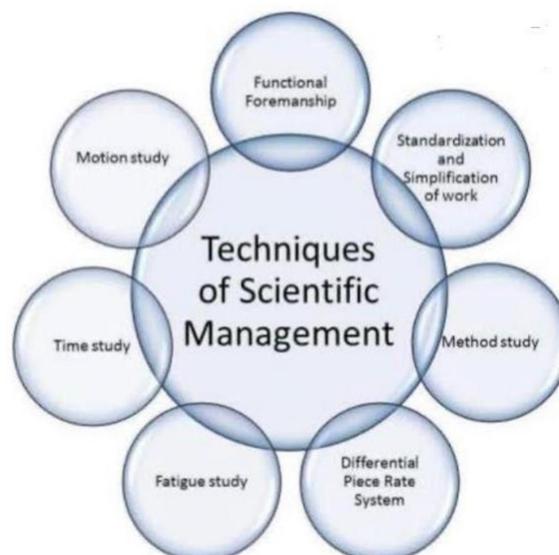
Principles of scientific management given by F.W.Taylor will be explained as

- Science not rule of thumb,
- Harmony not discord
- Cooperation not individualism
- Development of each and every person to his highest efficiency



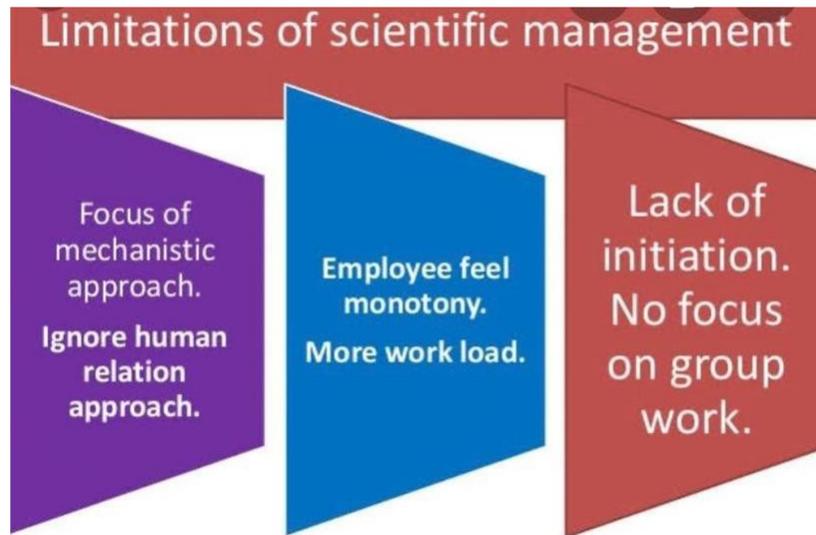
Techniques of scientific management will be explained as

- Work study - method study, motion study, fatigue study, time study
- Standardization and simplification
- Functional foremanship
- Mental revolution



Participation of the student and art integration

Students will be asked to write the difference between unity of command and unity of direction with colourful pens. Fayol v/s Taylor A comparison will be given to the students and they will be asked to explain the similarity and differences in both.



Recapitulation

Revision of the chapter will be done on the basis of multiple-choice questions, very short answer type questions given in the NCERT book.

Assignment

Case studies of NCERT will be given as home assignment.

Chapter-3 : Business Environment

Previous knowledge testing

Students will be asked to define business. Meaning of environment will be asked.

Vocabulary used and spellings

Complexity, warning signals, tapping resources, complexity

Method

Zoom app and share screen

Procedure and explanation

Meaning of the term environment related to business will be explained. Importance of business environment will be explain with the help of examples of the current scenario. Dimensions of business environment will be explained as

- Economic environment (Interest-rate, inflation, GDP)
- Social environment (taste preferences, value system, culture)
- Political environment (Constitution ,political system)
- Legal environment (law , rules , regulations)
- Technological environment(innovation , research)



Impact of current Covid 19 situation on business and environment will be discussed in the class and its economic impact and social impact will also be discussed. Economic environment in India will be discussed with reference to liberalization privatization and globalization.

Participation of students

Students will be asked to discuss the impact of change in various dimensions of environment on business. They will be specially asked to collect information about change in the social economic and cultural norms after the spread of pandemic COVID-19.

Recapitulation

Very short answer type questions and multiple-choice questions will be discussed in the class. Case studies will also be discussed from NCERT.

Assignment

Students will be asked to revise the concepts of the chapter and make notes on the effect of various changes in the environment on business.

Chapter 4- Planning

Previous knowledge testing

Students will be asked to make a list of guests, eatables, games et cetera for their birthday party. They will be asked what their plan is for birthday party.

Vocabulary used and spellings

Strategy, objective, Premises, budget, standing plan.

Method

Zoom app and share screen

Procedure and explanation

Meaning of term planning will be explained in the class as it bridges the gap between where we are and where we want to be. Features of planning will be explained—focus on achievement of goals, primary function, pervasive, continuous, futuristic, involves decision making, mental exercise.



Importance of planning will be done in the class as

- planning provides direction
- planning reduces the risk and uncertainties
- planning reduces overlapping and wasteful activities
- planning promotes innovative ideas
- planning facilitates decision making

- planning establishes standards for controlling.

Limitations of planning will be explained to the students. Planning leads to rigidity, planning may not work in dynamic environment, planning involves huge cost, planning is time consuming process, planning does not guarantee success. Planning process—the process of planning and steps involved and it will be explained

- Setting objectives
- Developing premises
- Identifying different courses of action
- Evaluating alternative courses
- Selecting an alternative
- Implementation of the plan
- Follow-up action

Types of plans will be explained as - standing plans/Single use plans, Objectives, strategy, policy, procedure, rules, methods, budget, Programme will be explained with examples in detail.

Participation of the students and art integration

Students will be divided in two groups. First group will be given a task without discussing anything and they will be asked to make notes on a project. Second group will be given time to discuss the details of the project among the team members and then they will be asked to make notes about it. The results will be collected and it will be explained how there is a difference between the working of two groups. How planning helps in taking better decisions.

Recapitulation

Back exercises, very short answer type questions and multiple-choice questions from the NCERT will be discussed in the class.

Assignment

Students will be asked to make a note of case studies from the NCERT book in their notebooks and practice extra questions.

Chapter 5-Organizing

Previous knowledge testing

Students will be asked to explain how they will divide the activities which they have to perform while preparing for schools annual function. How various tasks are divided into different groups and different people are made in charges for those activities? From whom they are supposed to take orders? What is authority? What is the responsibility?

Vocabulary used and spellings

Departmentalization, expansion, growth, authority, accountability, responsibility, formal, functional, divisional.

Method

Zoom app and share screen

Procedure & Explanation

Meaning of term organizing will be explained with the help of examples.

Steps in the process of organizing will be discussed

- identification and division of work
- departmentalization
- assignment of duties
- establishing reporting relationships

Importance of organizing will be explained in the class. Benefits of specialization, clarity of working relationships, optimum utilization of resources, and action to change, administration, development of personnel, expansion and growth.

Meaning of organization structure, its need and benefits and how it is created will be explained. Types of organization structure will be discussed as

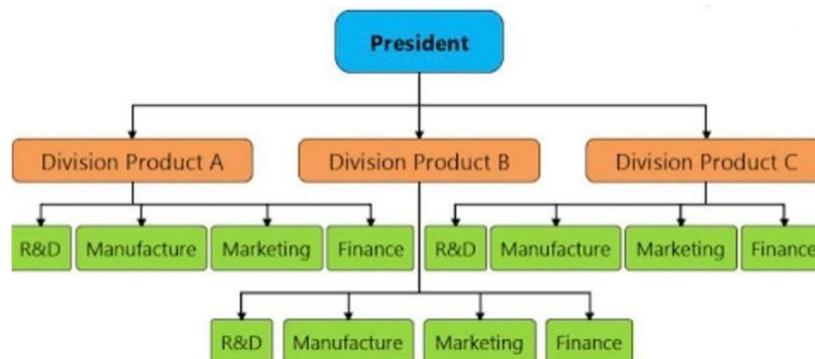
- Functional structure - Meaning of the functional structure and its suitability will be explained along with the diagram. Advantages of functional structure As -functional specialization, effective control, avoid duplication, base for training, proper attention will be explained. Limitations of functional structure as - functional empire, difficulty in coordination, difficulty to hold accountability, conflict of interest, and inflexibility will be explained.

Functional Departmentalization





- Divisional Structure - Meaning of divisional structure and its suitability will be explained along with the diagram. Advantages of divisional structure will be discussed as - product specialization, greater accountability, flexibility, expansion and growth. Disadvantages of divisional structure will be explained as departmental conflicts, costly, ignores organizational interest.



Formal and informal organization will be discussed. Meaning of formal organization will be explained along with its features. Advantages of formal organization as - fixation of responsibility, unity of command, clarity of duties, helpful in achieving organizational objectives, provide stability. Disadvantages of formal organization—delay in action, lack of initiative, ignores human element will be explained in the class.

Meaning of informal organization along with its features will be discussed in the class. Advantages of informal organization will be discussed— faster communication, fulfil social needs, helps in achieving organizational objectives. Disadvantages of informal organization—spread of rumors, resistance to change, pressure of group norms will be explained in the class

The concept of delegation of authority will be taken up in the class. Meaning of

Delegation of authority will be explained. Elements in the process of delegation will be discussed as:

- authority
- responsibility

- accountability

Importance of delegation of authority will be explained as - effective management, employees' development, motivation to Employees, facilitation to growth, basis of management hierarchy, better coordination.

Concept of decentralization will be taken up in the class meaning of centralization and decentralization will be explained with example. The difference between centralization and decentralization will be discussed in the class. Importance of decentralization will be explained - develops initiative among subordinates, develops managerial talent for the future, quick decision making, relief to the top management, facilitates growth, better control.

Students' participation and art integration

Students will be asked to make a group and arrange for all the resources which are needed to conduct a debate in the class. They will be divided in the group and work will also be divided according to their capability.

Recapitulation

Basic concepts of the chapter will be revised. Multiple-choice questions, very short answer type questions will be discussed in the class.

Assignment

Case study is given at the end of the chapter in the NCERT book will be given as home assignment.

Part B

Chapter-11: MARKETING MANAGEMENT

Previous knowledge testing

Students will be asked who is a consumer, what is market, what can be the various types of markets. What are the goods which a producer will be buying? What are the various types of goods which you buy as a consumer? Do you buy branded goods?

Vocabulary used

Need and want, brand, market offering, customer value, channels, exchange, Convenience stores, installations, derived demand, Grading, sorting.

Method

Zoom app and share screen

Procedure and explanation

Concept of marketing will be taken up in the class. Features of marketing will be explained. What can be marketed -person, place, services, property product, idea, event, organization.



Who is a marketer? Will be asked and explained in detail with example. Marketing management, marketing and selling will be explained. Functions of marketing will be explained and role of marketing for (1) firm and (2) Economy will be explained. Concept of marketing mix will be explained.

The four P' s of marketing mix will be taken up.

- **Product mix**-types of product will be explained as consumer goods, producer industrial goods full. Further classification of consumer goods and industrial goods will be explained. Branding: brand, brand name, brand mark, trademark what will be discussed Along with the importance of branding, labelling and the functions of labelling will be explained.



- **Price mix** will be discussed and the factors affecting price will be explained.
- **Place mix** will be taken up. Physical distribution and channels of distribution will be explain explaining direct and indirect channels. Functions profound by these channels will be explained in detail. Factors affecting choice of channel as product related, company related, market related, competitive, environmental factors will be discussed.
- **Promotion mix** will be taken up. Advertising, its merits and limitations, personal selling- its merits, sales promotion -its merits and limitations, publicity will be explained. Public relation will be taken out and explained in the class.



Participation of the students

Students will be asked to collect information relating to types of market in Patiala and discuss. Students will be divided into groups and will also be asked to draw and label for different goods which they buy from the market like detergent powder, ready to make Dosa mix, Shampoo, toothpaste et cetera. Each student will be asked to present his label and brand in the class and induce their friends to buy the product made by them.

Recapitulation

Marketing management will be revised with practical examples of various products promotion methods and channels used by the producers.

Assignment

Back exercises from NCERT will be given and case studies will be revised by the students.

Term-2

Part- A

Chapter 6 - Staffing

Learning objectives -

1. Explain the concept of staffing
2. Students will be able to understand how staffing is part of human resource management
3. Students will be able to describe importance and steps in staffing process
4. State the meaning of recruitment and selection
5. Students will be able to differentiate between recruitment and selection
6. Elaborate the sources of recruitment
7. Describe steps of selection process
8. Define training and development
9. Methods of training

P.K Testing - Students will be asked following questions

1. Which element of management staffing function deals?
2. Which is the real asset of the organization?

Vocabulary - Line managers, over staffing, under staffing, induction, orientation etc.

Aids/innovation methods used- zoom meeting, screen sharing, pictures.

Procedure - Concept of staffing will be taken up in class. Meaning and

importance will be explained

Importance of staffing -

1. Filling the role by obtaining competent personnel
2. Higher performance
3. Continuous survival and growth
4. Optimum utilization of human resources
5. Improves job satisfaction and morale

Process of staffing

1. Estimating manpower requirement
2. Requirement
3. Selection
4. Placement and orientation or induction
5. Training and development
6. Performance appraisal
7. Promotion and career planning
8. Compensation

Elements/aspects of staffing:

Recruitment + selection + training= staffing

Source of recruitment

1. Internal sources
 - Transfers

- Promotion

2 External

sources

- Direct recruitment
- Casual callers
- Advertisement
- Employment exchange
- Management agencies
- Campus recruitment
- Recommendation from present employers
- Labour contractors
- Web publishing

Process of selection

- Preliminary screening
- Selection tests and interview
- Employment or selection interview
- Reference checks
- Selection decision
- Medical examination
- Job offer and contract of employment

Training and development

A need for training /importance of training to the organization and to the

employees will be discussed.

Methods of training i.e. on the job training method and off the job training methods will be explained.

Participation of students –students will be asked MCQ’ s and understanding based questions.

Recapitulation / assignments –students will be given case studies to be solved.

Learning outcomes –students will be able to understand how staffing is an important function of Management.

Resources -NCERT Text book, Extra marks

Assessment -assessment will be done on the basis of class tests and worksheets.

Chapter 7 -Directing

Learning objectives -

- Students should be able to understand concept of directing.
- Students will be able to understand features, importance of directing.
- Explain the concept of Supervision, Motivation and process of motivation.
- Understand and explain Maslow' s theory of hierarchy of needs.
- Describe the various types of financial and non- financial incentives.
- Students will be able to understand concepts, features and various styles of leadership.
- Students will be able to understand communication, process, and concept of formal and informal communication.
- Identify various barriers to effective communication and suggest

measures to effective communication.

P.F. Testing- students will be asked following questions;

Why directing function is important to be performed by every organization?

Vocabulary -hierarchy of needs, Authoritative, Democratic, Barrier

etc. **Aids / Innovative method used-** zoom meeting, screen sharing,

pictures. **Procedure** -students will be explained concept of

directing.

Meaning and features of directing will be discussed in class.

Importance of directing

“Directing is the heart of management.”

Initiates action, integrates employee' s efforts, guides employees, facilitates introduction of change, and brings stability and balance in the organization.

Elements of directing

Supervision + Motivation + Leadership + Communication =

Directing Students will be explained concept of motivation.

Features of Motivation will be discussed

Maslow's needs hierarchy theory of Motivation:

- Physiological /basic needs
- Safety /security needs
- Social/belongingness/affiliation needs
- Esteem or ego needs
- Self-actualization needs

Financial incentives i.e. pay and allowances, productivity linked wage incentives, bonus, profit sharing, stock option, retirement benefits, fringe benefits will be explained in the class.

Non-financial incentives i.e. status, organizational climate, career advancement opportunity, job enrichment, employee recognition program, job security, employee participation, employee empowerment will be discussed concept of leadership style will be discussed.

Leadership styles

- Authoritative leadership style

- Democratic leadership style
- Laissez faire or free rain leadership style

Leadership styles will be discussed in the class

Difference between three of leadership style will be discussed
Concept of communication will be discussed in class

Meaning, elements, channels of communication will be explained. Barriers to effective communication will be discussed

Semantic barriers

- Badly expressed message
- Words or symbols with different meaning
- Faulty translations
- Unclear assumptions
- Technical jargon or words
- Body language and gesture decoding

Psychological barriers

- Premature evaluation
- Lack of attention
- poor retention
- Distrust

Organization barriers

- Organizational policy
- Rules and regulation
- Status
- Complexity in origination structure

- Organizational facilities

Personal barriers

- Fear of challenges to authority
- Lack of confidence of supervisor on his subordinates
- Unwillingness to communicate
- Lack of proper incentives

Student's participation: students will be asked following questions:

- Which element of directing stimulated people to action to achieve desired goals?
- Why directing is heart of management?

Recapitulation /assignment: Test yourself identify the type of incentives

highlighted from the following statements:

- It means involving employees in decision making of the issues related to them.
- Benefits like car allowance, housing medical aid are offered to an employee.

Various case studies related to topic discussed will shared with students.

Learning outcomes- students will be able to differentiate between financial incentives. Differentiate between formal and informal communication.

Resources -Text book, extra marks.

Co-scholastic activities-addressing different types of needs in the classroom. For e.g. ; addressing physiological needs in the classrooms.

I. e. classroom environment should be clean and well maintained.

Rooms arrangement, proper desks, correct temperature, water breaks, breakfast clubs etc.

The teacher must strive to fulfill these needs.

Assessment- assessment will be on the basis of conditions quiz in the class.

Chapter-8 -Controlling

Learning objectives- students will be able to learn concept of controlling:

- Nature of controlling.
- Describe the steps in the process of controlling.
- Limitations of controlling.

Vocabulary- accuracy of standards, critical point control, Management by exception.

P.K. Testing- student' s students will be asked following

questions Which is the last function of management?

Why there is need arise to perform this last function of management in every business organization?

Aids/innovation methods used: zoom meeting, screen sharing, pictures.

Procedure: students will be explained the concept of controlling

- Meaning and
- function of controlling will be discussed in class

Importance of controlling

- Accomplishing organizational goals
- Judging accuracy of standards
- Making efficient use of resources
- Improving employee motivation
- Ensuring order and discipline

- Facilitating coordination in action

Steps in controlling process

- Setting performance standards
- Measurement of actual performance
- Measurement of actual performance
- Comparison of actual with standards
- Analyzing deviation
 - a) Critical point control
 - b) Management by exception
- Taking corrective action

Limitation of controlling will be discussed in class

Participation of students: students will be asked one word, one sentence questions related to the topic discussed above

Recapitulation: students will be asked questions from various case students related topics.

Learning outcomes: students will be able to understand the importance of function of management i.e. controlling

Resources: NCERT TEX BOOK, Extra marks.

Chapter-9 - FINANCIAL MANAGEMENT

Objectives:-

- To explain the meaning of business finance & describe financial management.
- To explain role and objectives of financial management & how they could be achieved.
- To explain the meaning and importance of financial planning.
- To state the meaning of capital structure and factors affecting choice of appropriate capital structure.
- To explain meaning and factor affecting requirement of fixed & working capital.

Previous Knowledge Testing: -

- Can the companies blindly borrow debt from market?
- Can the companies blindly issue Equity Shares in the market?
- Which concept must be known to financial managers?

Vocabulary: -

Magnitude	Liquidity	Implicitness
Profitability	Accruals	Viability
Irrevocable	Tax-deductibility	Quantum
Floatation	Receivables	Leverage
Wriggle out	Trading on equity	

Important Spelling: -

Tax-Deductibility
Trading on equity
Financial leverage
Irrevocable
Capital budgeting

Explanation: -

zoom meeting, screen sharing, pictures.

Procedure: -

Students will be explained the meaning and importance of business finance. The concept of financial management will be introduced to students with its

importance and objectives. Students will be explained the meaning of financial planning. Students will be explained the concept of capital structure and the factor affecting capital structure. Students will also be explained in detail the meaning and factors affecting fixed & working capital.

Student Participation: -

Students will be divided in groups and will be asked to differentiate between financial management and financial planning

Student will be asked to design a numerical on concept of Trading On Equity.

Recapitulation/Assignment: -

Students will be asked to make following two assignments on a page where students will be asked to write the brief synopsis:

- 1) Factors affecting fixed capital
- 2) Factors affecting working capital

Art Integration with Other Domain:-

Following phrases will be told to students-

“You must gain control over your money or the lack of it will forever control you.”

“Our primary objective in every mortgage transaction should be to borrow in a way that reduces debt, improves financial stability & helps us get debt free as early as possible.”

Learning Outcome:-

- Students will be able to define Financial Management.
- Students will be able to explain role & objectives of financial management.
- Students will also be able to explain meaning of financial planning.
- Students will be able to explain the meaning and factor affecting working & fixed capital.

Resources:-

zoom meeting, screen sharing, pictures.

Co-Scholastic Activities:-

Students will be asked to design a “Write up” for school magazine on concept of Trading On Equity.

Assessment:-

Students will be asked to solve following class test:

- What is capital structure?
- State any two objectives of financial planning.
- How working capital affects both liquidity as well as profitability of a

business?

- Explain factors affecting the dividend decisions.

Chapter- 10: FINANCIAL MARKETS

Objectives:-

- To explain the meaning of financial market.
- To explain meaning of money market and describe its major instruments.
- To explain nature and type of capital market.
- To distinguish between capital market and money market.
- To explain meaning and functions of SEBI.
- To describe role of SEBI in investor protection.

Previous Knowledge Testing:-

What do the households/domestic savers do with the surplus money they have? What do banks do with surplus money they have?

Who allocates scarce resources in the economy?

Vocabulary:-

- 1) Mobilization
- 2) Negotiable
- 3) Promissory
- 4) Liquidating
- 5) Marketable
- 6) Disinvest
- 7) Equity Cult
- 8) Price rigging
- 9) Insider trading
- 10) Statutory

Important spellings:-

- 1) Promissory
- 2) Bridge-financing
- 3) Treasury
- 4) Endeavor

Explanation: -

zoom meeting, screen sharing, pictures.

Procedure:-

Students will be explained in detail the meaning of financial market. Students

will be explained the meaning of money market and capital market. There major instruments will also be taught. Students will be explained the meaning & functions of Stock-Exchange.

Students will be given a description of role of SEBI in investor protection.

Student Participation:-

Students will be asked to make a flowchart / diagram of the following.

- 1) Financial statement
- 2) Instrument market
- 3) Instrument of capital market

Recapitulation: -

Students will be asked the following questions:

- 1) Explain the objectives & functions of SEBI.
- 2) Distinguish between capital market & money market.
- 3) What are methods of floatation in primary market?

Art Integration with Other Domain:-

Students will be asked to make an attractive collage of National Stock Exchanges and Regional Stock Exchanges.

Learning outcome: -

Student shall be able to explain the meaning of financial market. Student shall be able to differentiate between Money market & Capital market. Student shall be able to explain the meaning and function of Stock Exchange. They shall also be able to describe the role of SEBI.

Resources: -

zoom meeting, screen sharing, pictures.

Co-Scholastic Activities: -

Students will be asked to design a poster of financial system.

Assessment: -

A class test of chapter will be conducted.

Part- B

Chapter- 12: -CONSUMER PROTECTION

Previous Knowledge Testing:-

Students will be asked the following questions: -

- 1) Is there any support of government when consumers are exploited?
- 2) Should the consumers be responsible enough while shopping in market?
- 3) Do customers have some rights?
- 4) Is there any legal protection?

Vocabulary: -

- 1) Caveat emptor
- 2) Caveat vendor
- 3) Hoarding
- 4) Black marketing
- 5) Grievances
- 6) Litigation
- 7) Unscrupulous
- 8) Impair
- 9) redressal
- 10) cash memo
- 11) protest
- 12) punitive

Important spellings:-

- 1) Caveat emptor
- 2) Caveat vendor
- 3) Grievance
- 4) Consumer Protection
- 5) Committee
- 6) Constitution

Explanation:-

zoom meeting, screen sharing, pictures.

PROCEDURE:-

Students will be explained the importance of consumer protection. Legal framework for consumer protection in India will be explained to students.

Students will be explained

the consumer responsibilities. Ways & means of consumer protection will be briefly described.

Student Participation:-

Students will be divided in groups & open ended questions will be asked to all groups.

Recapitulation:-

Students will be asked to design three case studies that identify any three rights of consumer.

Art Integration with Other Domain: -

Students will be reminded the following mottos & taglines of famous

brands: #Customer service all the time#

#Customer is always

right###it' s all about

customer' s# **Learning**

Outcomes: -

- Students shall be able to state importance of consumer protection.
- Students shall be able to the ways & means of consumer protection & consumer rights.
- Students shall be able to list out responsibilities of consumer.

Resources:

zoom meeting, screen sharing, pictures.

Co-Scholastic Activities: -

Students will be asked to write an essay of about 300

words. The best essay will be forwarded to school

magazine for printing.

Assessment:

A Monday test/Unit test of 25 marks will be conducted and marks scored by

student will be recorded for assessment.