## MIZORAM BOARD OF SCHOOL EDUCATION AIZAWL: 796012

Dated Aizawl, the 30<sup>th</sup> August, 2016

#### **NOTIFICATION**

No. MBSE/Acad(S)4/2016-17/3: It is notified for the information of all concerned that the examination of 'Financial Education', in all the selected schools where the subject is introduced, shall be conducted in accordance with the enclosed Scheme of Examinations and Question Designs until further order(s).

F. LIANHMINGTHANGA Secretary

Enclo: As above

Memo No. MBSE/Acad(S)4/2016-17/3(A):

Dated Aizawl, the 30<sup>th</sup> August, 2016

Copy to:

- 1. The Secretary to Govt. of Mizoram, School Education Department and Controlling Authority of the MBSE, Aizawl.
- 2. The Director, Department of school Education, Govt. of Mizoram, for information.
- 3. The Controller of Examinations, MBSE, for information and necessary action.
- 4. Regional Officer, MBSE Regional Office, Lunglei.
- 5. The Principal, Institute of Advanced Study in Education, Aizawl, for information.
- 6. All District Education Officers, Mizoram, for information, with a request to inform all Headmasters/Headmistress of High School Stage under their jurisdiction, the availability of the said scheme in the Board, on payment of the prescribed cost.
- 7. All others concerned.
- 8. Guard File I.

DAVID LALLAWMKIMA FANAI

<u>Director (Academic)</u>

#### **QUESTION DESIGN**

Subject: Financial Education Maximum Marks: 50

Class : IX Time :  $1\frac{1}{2}$  hour No. of Paper : 1 (one)

#### 1. Weightage to Objectives of Learning:

| Sl/Na | o. Learning Objectives | Marks | Percentage |
|-------|------------------------|-------|------------|
| 1.1   | Knowledge              | 10    | 20%        |
| 1.2   | Understanding          | 25    | 50%        |
| 1.3   | Application/Skill      | 15    | 30%        |
|       | Total                  | 50    | 100%       |

#### 2. Weightage to Contents Area:

| Sl/No. | Units                                      | Marks |
|--------|--|-------|
| 1.     | Investment                                 |       |
| 2.     | Financial sector reforms and Opening       | 05    |
|        | of Insurance Market                        |       |
| 3.     | Source of Funds                            | 05    |
| 4.     | PAN Card and Aadhar Card                   | 04    |
| 5.     | Grievance redressal mechanism in insurance | 06    |
| 6.     | Credit Cards and Debit Cards               |       |
| 7.     | Risk and Protection                        | 06    |
| 8.     | Natural Disasters                          |       |
| 9.     | RBI: Central Bank                          | 07    |
| 10.    | Budgeting                                  |       |
| 11.    | Banks and Loans 7                          |       |
| 12.    | Inflation                                  | 08    |
| 13.    | Insurance terminology scramble             |       |
| 14.    | Introduction: Risk and Insurance           | 09    |
|        | Total                                      | 50    |

#### 3. Weightage to Forms of Questions:

| Sl/No. | Forms of Questions      | Marks for<br>Each question | Number of<br>Question | Total<br>marks | Percentage |
|--------|-------------------------|----------------------------|-----------------------|----------------|------------|
| 3.1    | Objective               | 1                          | 10                    | 10             | 20%        |
| 3.2    | Very Short Answer (VSA) | 1                          | 15                    | 15             | 30%        |
| 3.3    | Short Answer (SA)       | 2                          | 8                     | 16             | 32%        |
| 3.4    | Long Answer (LA)        | 3                          | 3                     | 09             | 18%        |
|        | Total                   |                            | 36                    | 50             | 100%       |

### 4. Scheme of options:

There shall not be any option in the question paper. All questions shall be compulsory.

#### 5. Weightage to difficulty level:

| Sl/No | Level     | Percentage |
|-------|-----------|------------|
| 5.1   | Easy      | 30%        |
| 5.2   | Average   | 50%        |
| 5.3   | Difficult | 20%        |

#### 6. Scheme of Section:

The question paper in Financial Education shall not be divided into sections.

#### SAMPLE BLUE PRINT

Subject: Financial Education Maximum Marks : 50

Class: IX Time : 1 ½ Hour

No. of Paper : 1 (one)

| Forms of Question/<br>Topic  | Knowledge   |          |         | Understanding |             |          | Application/Skill |            |             |          | Total   |            |        |
|--|-------------|----------|---------|---------------|-------------|----------|-------------------|------------|-------------|----------|---------|------------|--------|
|  | Obj<br>(1m) | VSA (1m) | SA (2m) | LA<br>(3m)    | Obj<br>(1m) | VSA (1m) | SA (2m)           | LA<br>(3m) | Obj<br>(1m) | VSA (1m) | SA (2m) | LA<br>(3m) |        |
| 1. Investment  | 1(1)        |          |         |               |             |          |                   |            |             | 2(2)     | 2(1)    |            | 5(4)   |
| 2. Financial sector reforms and Opening of Insurance Market                              |             |          |         |               |             |          |                   |            |             |          |         |            |        |
| 3. Source of Funds   |             | 1(1)     |         |               | 1(1)        |          | 2(1)              |            |             | 1(1)     |         |            | 5(4)   |
| 4. PAN Card and<br>Aadhar Card   | 1(1)        |          |         |               |             | 1(1)     |                   |            |             | 2(2)     |         |            | 4(4)   |
| 5. Grievance redressal<br>mechanism in<br>insurance<br>6.Credit Cards and<br>Debit Cards |             |          | 2(1)    |               |             | 2(2)     |                   |            | 2(2)        |          |         |            | 6(5)   |
| 7.Risk and Protection<br>8.Natural Disasters   |             | 2(2)     |         |               | 2(2)        |          | 2(1)              |            |             |          |         |            | 6(5)   |
| 9.RBI: Central Bank<br>10.Budgeting  |             | 1(1)     |         |               | 1(1)        |          | 2(1)              |            |             |          |         | 3(1)       | 7(4)   |
| 11.Banks and Loans<br>12. Inflation  | 1(1)        |          |         |               |             | 2(2)     |                   | 3(1)       |             |          | 2(1)    |            | 8(5)   |
| 13. Insurance<br>terminology scramble<br>14.Introduction: Risk<br>and Insurance          |             | 1(1)     |         |               |             |          | 4(2)              | 3(1)       | 1(1)        |          |         |            | 9(5)   |
| TOTAL  |             | 10       | (9)     |               |             | 25(      | 16)               |            |             | 15(      | 11)     |            | 50(36) |

Note: (a) The figures in the bracket denote the number of questions.

(b) This is only a sample Blue print. The question setter may develop his/her own Blue print as per the design.

#### **QUESTION DESIGN**

| Subject | : | Financial Education | Maximum Marks | : | 50 |
|---------|---|---------------------|---------------|---|----|
|---------|---|---------------------|---------------|---|----|

Class : X Time : 1½ hour No. of Paper : 1 (one)

#### 1. Weightage to Objectives of Learning:

| Sl/No | . Learning Objectives | Marks | Percentage |
|-------|-----------------------|-------|------------|
| 1.1   | Knowledge             | 10    | 20%        |
| 1.2   | Understanding         | 25    | 50%        |
| 1.3   | Application/Skill     | 15    | 30%        |
|       | Total                 | 50    | 100%       |

#### 2. Weightage to Contents Area:

| Sl/No. | Units  | Marks |
|--------|--|-------|
| 2.1    | Electronic Commerce (e-commerce)             | 07    |
| 2.2    | Beware! (e-commerce)                         |       |
| 2.3    | Information Technology in Insurance Sector \ | 10    |
| 2.4    | Insurance Ombudsman                          |       |
| 2.5    | Commodity Futures Market                     | 05    |
| 2.6    | Economic Depression                          |       |
| 2.7    | Investing in Shares                          | 08    |
| 2.8    | Initial Public Offering (IPO)                |       |
| 2.9    | Benefits of Insurance                        | 04    |
| 2.10   | Learning to Trade                            |       |
| 2.11   | Stock Exchange and Economy                   | 06    |
| 2.12   | Trading and DEMAT Account                    | 05    |
| 2.13   | SEBI Grievance Redressal                     | 05    |
|        | Total  | 50    |

#### 3. Weightage to Forms of Questions:

| Sl/No. | Forms of Questions      | Marks for<br>Each question | Number of<br>Question | Total<br>marks | Percentage |
|--------|-------------------------|----------------------------|-----------------------|----------------|------------|
| 3.1    | Objective               | 1                          | 10                    | 10             | 20%        |
| 3.2    | Very Short Answer (VSA) | 1                          | 15                    | 15             | 30%        |
| 3.3    | Short Answer (SA)       | 2                          | 8                     | 16             | 32%        |
| 3.4    | Long Answer (LA)        | 3                          | 3                     | 09             | 18%        |
|        | Total                   |                            | 36                    | 50             | 100%       |

#### 4. Scheme of options:

There shall not be any option in the question paper. All questions shall be compulsory.

# 5. Weightage to difficulty level:

| Sl/No | Level     | Percentage |
|-------|-----------|------------|
| 5.1   | Easy      | 30%        |
| 5.2   | Average   | 50%        |
| 5.3   | Difficult | 20%        |

### 6. Scheme of Section:

The question paper in Financial Education shall not be divided into sections.

#### SAMPLE BLUE PRINT

Subject: Financial Education Maximum Marks : 50

Class: X Time : 1 ½ Hour

No. of Paper : 1 (one)

| Forms of<br>Question/ Topic   |             | Knowledge |         |            | Understanding |          |             | Application/Skill |             |          |         | Total      |        |
|---|-------------|-----------|---------|------------|---------------|----------|-------------|-------------------|-------------|----------|---------|------------|--------|
|   | Obj<br>(1m) | VSA (1m)  | SA (2m) | LA<br>(3m) | Obj<br>(1m)   | VSA (1m) | SA (2m)     | LA<br>(3m)        | Obj<br>(1m) | VSA (1m) | SA (2m) | LA<br>(3m) |        |
| 1.Electronic<br>Commerce  | 1(1)        |           |         | 3(1)       |               |          |             |                   |             | 1(1)     | 2(1)    |            | 7(4)   |
| (e-commerce) 2.Beware! (e-commerce)   |             |           |         |            |               |          |             |                   |             |          |         |            |        |
| 3.Information Technology in Insurance Sector 4.Insurance Ombudsman          |             | 1(1)      |         |            | 2(2)          | 2(2)     | 2(1)        |                   |             |          |         | 3(1)       | 10(7)  |
| 5.Commodity Futures<br>Market   | 1(1)        |           |         |            |               | 2(2)     | 2(1)        |                   |             |          |         |            | 5(4)   |
| 6.Economic Depression 7.Investing in Shares 8.Initial Public Offering (IPO) |             | 1(1)      |         |            |               | 1(1)     |             | 3(1)              | 1(1)        |          | 2(1)    |            | 8(5)   |
| 9.Benefits of   |             |           |         |            |               |          | 2(1)        |                   | 1(1)        | 1(1)     |         |            | 4(3)   |
| Insurance 10.Learning to Trade 11.Stock Exchange and Economy                |             | 1(1)      |         |            | 1(1)          | 1(1)     | 2(1)        |                   | 1(1)        |          |         |            | 6(5)   |
| 12.Trading and DEMAT Account  |             |           |         |            | 1(1)          | 2(2)     |             |                   |             |          | 2(1)    |            | 5(4)   |
| 12.SEBI Grievance<br>Redressal  |             |           | 2(1)    |            |               | 2(2)     |             |                   | 1(1)        |          |         |            | 5(4)   |
| TOTAL   |             | 10        | (7)     |            |               | 25(      | <b>(19)</b> |                   |             | 15(      | 10)     |            | 50(36) |

Note: (a) The figures in the bracket denote the number of questions.

(b) This is only a sample Blue print. The question setter may develop his/her own Blue print as per the design.