

CBSE | DEPARTMENT OF SKILL EDUCATION

CURRICULUM FOR SESSION 2021-2022

RETAIL (SUBJECT CODE - 805)

JOB ROLE : EQUITY/MUTUAL FUND AGENT
Class – XI & XII

COURSE OVERVIEW:

Financial skills particularly in the 21st century are as important as computer skills. It empowers a person to take informed judgments and decisions regarding the use and management of money. Financial skills improves the quality of life and standard of living by promoting budgeting, disciplined savings, intelligent use of credit for buying home, children's education & marriage, retirement planning etc.

There is also an acute shortage of trained professionals in BFSI (Banking, Financial Services, and Insurance) industry. The National Skill Development Corporation (NSDC) has identified BFSI as one of the 21 growth sector to develop skills. NSE is also co-promoter of BFSI sector council. The BFSI is also known as financial markets.

CBSE and NSE Academy have jointly promoted the Financial Markets Management (FMM) course. A joint certificate on completion of the course for class IX & X and for class XI & XII is provided by CBSE and NSE Academy.

Suggested Job Roles: Back Office Assistant/Front Office Assistant/ Assistant Operator (after Class X). Relationship Executive/ Mutual Fund Executive/ Equity Dealer/ Back Office Executive/ Sales Executive (Financial Services) etc. (after Class XII).

OBJECTIVES OF THE COURSE:

In this course, Followings are the main objectives of this course.

- To develop financial skills
- To build foundation for money management and equity market
- To develop basic understanding of mutual funds, capital and derivative market
- To build speed and accuracy for financial market operations
- To develop business acumen and entrepreneurial skills for financial markets
- To gain knowledge of green skills for environment protection

- To develop computer skills required for financial market.
- To learn oral and written communication skills to deal with clients
- To understand regulatory requirements while working in financial markets

SALIENT FEATURES:

- Joint Certificate - NSE Academy provides industry certificates apart from CBSE and NSE Academy providing joint certificate.
- Skill Development – NSE Academy helps skill development through internet based mock simulator software, NSE Learn to Trade- NLT.
- Save time - Students will save up to 1 year by passing 2/4 NCFM Modules while studying FMM in CBSE schools.

LIST OF EQUIPMENT AND MATERIALS:

The list given below is suggestive and an exhaustive list should be prepared by the teacher. Only basic tools, equipment and accessories should be procured by the Institution so that the routine tasks can be performed by the students regularly for practice and acquiring adequate practical experience.

Equipment's required for Computer Lab / Classroom:

1. Computers
2. LCD Projector with screen
3. White/Black Boards
4. Internet Connection
5. NSE Learn to Trade Software (Internet based software) to be provided by NSE Academy on enrolment of students.

CAREER OPPORTUNITIES:

FMM is the career for the tech savvy young persons in the 21st century. Your office can be anywhere in the world, if you have a laptop or smart phone with internet connection. There is lifelong learning as well as earning opportunities. Students can acquire employable skills for life and virtually there is no retirement. They can be employed in Banks, Mutual Funds, Stock Market, Currency Market, Commodity Market, Teaching, KPOs, and BPOs etc. in BFSI (Banking Financial Services & Insurance) sector.

A candidate on completion of FMM and on attaining the age of employment will be a preferred candidate (compared to general market candidates without any specific skills) in the job roles of Back office executive, equity dealer, relationship executive, mutual fund executive, sales executive for selling financial services etc. in banks, broking firms, KPOs, asset management companies etc.

- **Career opportunities** – Students can acquire employable skills for life and virtually there is no retirement. They can be employed in Banks, Mutual Funds, Stock Market, Currency Market, Commodity Market, Teaching, KPOs, and BPOs etc. in BFSI (Banking Financial Services & Insurance) sector.
- **Career for 21st Century** – FMM is the career for the tech savvy young persons in the 21st century. Your office can be anywhere in the world, if you have a laptop or smart phone with internet connection. There is lifelong learning as well as earning opportunities.
- **Employment potential** – A candidate on completion of FMM and on attaining the age of employment will be a preferred candidate (compared to general market candidates without any specific skills) in the job roles of Back office executive, equity dealer, relationship executive, mutual fund executive, sales executive for selling financial services etc.in banks, broking firms, KPOs, asset management companies etc.

VERTICAL MOBILITY:

Students starting from class IX can continue to study Financial Markets in CBSE till XII, and thereafter till Post Graduation in college and university. They can also get preference for admission in the same stream (Financial Markets) in Universities for BBA, B.Com and 5 years Integrated MBA in Financial Market.

CBSE Schools: School Students starting from class IX can continue to study Financial Markets Management (FMM) in CBSE till XII.

Graduation: After passing out from school, they can go for BBA (FM), B Com (FM), 5 years integrated MBA (FM) with option to leave after 3 years as BBA (FM), B.Voc (FM) or B.Voc(FS) with universities and colleges who have tie up with NSE Academy. Many universities/colleges also give preference in admission to FMM students in these courses.

Post-Graduation: A large number of universities in India also offer MBA/ M Com in (Financial Markets) in collaboration with NSE Academy.

CURRICULUM:

This course is a planned sequence of instructions consisting of Units meant for developing employability and Skills competencies of students of Class XI and XII opting for Skills subject along with other subjects.

Marks Distribution

Class	Theory	Practical	Total
Class XI	60	40	100
Class XII	60	40	100

FINANCIAL MARKETS MANAGEMENT
(SUBJECT CODE - 805)

CLASS – XI

Total Marks: 100 (Theory- 60+ Practical-40)

	TERM	UNITS	NO. OF HOURS for Theory and Practical	MAX. MARKS for Theory and Practical
Part A		Employability Skills		
	TERM I	Unit 1 : Communication Skills-III	13	05
		Unit 2 : Self-Management Skills-III	07	
		Unit 3 : ICT Skills-III	13	
	TERM II	Unit 4 : Entrepreneurial Skills-III	10	05
		Unit 5 : Green Skills-III	07	
			Total	50
Part B		Subject Specific Skills		
	TERM I	Unit 1: Markets and Financial Instruments	7	04
		Unit 2: Primary and Secondary Market	27	08
		Unit 3: Financial Statement Analysis	14	07
		Unit 4: Mutual Funds Products and Features	11	06
	TERM II	Unit 4: Mutual Funds Products and Features	20	05
		Unit 5: ETFs, Debt and Liquid Funds	29	14
		Unit 6: Taxation and Regulations	12	06
		Total	120	50
Part C		Practical Work		
		Project	15	10
		Viva	5	05
		Practical File	10	05
		Demonstration of skill competency via Lab Activities on NLT software (Numeric SpeedAccelerator Module)	60	20
			Total	90
		GRAND TOTAL	260	100

NOTE: Detailed Curriculum/ Topics to be covered under Part A: Employability Skill can be downloaded from CBSE website.

PRACTICAL GUIDELINES FOR CLASS XI

Assessment of performance:

The two internal examiners, assigned for the conduct and assessment of Practical Examinations each in **Senior Secondary School Curriculum (Under NSQF)** . Question for the viva examinations should be conducted by two examiner (both internal). Question to be more of General nature, project work or the curriculum. Investigatory Project especially those that show considerable amount of effort and originality, on the part of the student, should get suitable high marks, while project of a routine or stereotyped nature should only receive MEDIOCRE marks.

Procedure for Record of Marks in the Practical answer-books:

The examiner will indicate separately marks of practical examination on the title page of the answer-books under the following heads:-

Viva based on Project -05 marks

The teacher conducting the final practical examination may ask verbal questions related to the project, if any, done by the student. Alternatively, if no project has been assigned to the students, viva may be based on questions of practical nature from the field of subject as per the Curriculum

Project & Practical File -15 Marks

Students to make a power point presentation/ assignment/ practical file/ report. Instructor shall assign them any outlet to study the elements in retailing.

Demonstration of skill competency in Lab Activities -20 marks

Guidelines for Project Preparation:

The final project work should encompass chapters on:

- a) Introduction,
- b) Identification of core and advance issues,
- c) Learning and understanding and
- d) Observation during the project period.

FINANCIAL MARKETS MANAGEMENT
(SUBJECT CODE - 805)

CLASS – XII

Total Marks: 100 (Theory-60 + Practical-40)

	TERM	UNITS	NO. OF HOURS for Theory and Practical	MAX. MARKS for Theory and Practical
Part A		Employability Skills		
	TERM I	Unit 1 : Communication Skills-IV	13	05
		Unit 2 : Self-Management Skills-IV	07	
		Unit 3 : ICT Skills-IV	13	
	TRM II	Unit 4 : Entrepreneurial Skills-IV	10	05
		Unit 5 : Green Skills-IV	07	
		Total	50	10
Part B		Subject Specific Skills		
	TERM I	Unit 1: Introduction to Indian Securities Market and Trading Membership	29	12
		Unit 2: Trading	29	12
		Unit 3: Clearing and Settlement, Legal framework	03	01
	TERM II	Unit 3: Clearing and Settlement, Legal framework	31	13
		Unit 4: Introduction to Derivatives	10	04
		Unit 5: Introduction to Futures and Options	18	08
		Total	120	50
Part C		Practical Work		
		Project / Practical Activities	15	10
		Viva based on Project	05	05
		Practical File/ Report or Portfolio	10	05
		Demonstration of skill competency on NLT software(Numeric Speed Accelerator Module)	60	20
		Total	90	40
		GRAND TOTAL	260	100

NOTE: Detailed Curriculum/ Topics to be covered under Part A: Employability Skill can be downloaded from CBSE website.

PRACTICAL GUIDELINES FOR CLASS XII

Assessment of performance:

The two internal examiners, assigned for the conduct and assessment of Practical Examinations each in **Senior Secondary School Curriculum (Under NSQF)**. Question for the viva examinations should be conducted by two examiners (one internal and one external). Question to be more of General nature, project work or the curriculum. Investigatory Project especially those that show considerable amount of effort and originality, on the part of the student, should get suitable high marks, while project of a routine or stereotyped nature should only receive MEDIOCRE marks.

Procedure for Record of Marks in the Practical answer-books:

The examiner will indicate separately marks of practical examination on the title page of the answer-books under the following heads:-

Viva based on Project -05 marks

The teacher conducting the final practical examination may ask verbal questions related to the project, if any, done by the student. Alternatively, if no project has been assigned to the students, viva may be based on questions of practical nature from the field of subject as per the Curriculum

Project & Practical File -15 Marks

Students to make a power point presentation / assignment / practical file / report. Instructor shall assign them any outlet to study the elements in retailing.

Demonstration of skill competency in Lab Activities -20 marks

Guidelines for Project Preparation:

The final project work should encompass chapters on:

- a) Introduction,
- b) Identification of core and advance issues,
- c) Learning and understanding and
- d) Observation during the project period.