

CBSE | DEPARTMENT OF SKILL EDUCATION

INTRODUCTION TO FINANCIAL MARKETS (SUBJECT CODE -405)

Blue-print for Sample Question Paper for Class IX (Session 2022-2023)

Max. Time: 2 Hours

Max. Marks: 50

PART A - EMPLOYABILITY SKILLS (10 MARKS):

UNIT NO.	NAME OF THE UNIT	OBJECTIVE TYPE QUESTIONS	SHORT ANSWER TYPE QUESTIONS	TOTAL QUESTIONS
		1 MARK EACH	2 MARKS EACH	
1	Communication Skills – I	1	1	2
2	Self-Management Skills – I	2	1	3
3	ICT Skills – I	1	1	2
4	Entrepreneurial Skills – I	1	1	2
5	Green Skills - I	1	1	2
TOTAL QUESTIONS		6	5	11
NO. OF QUESTIONS TO BE ANSWERED		Any 4	Any 3	07
TOTAL MARKS		1 x 4 = 4	2 x 3 = 6	10 MARKS

PART B - SUBJECT SPECIFIC SKILLS (40 MARKS):

UNIT NO.	NAME OF THE UNIT	OBJECTIVE TYPE QUESTIONS	SHORT ANSWER TYPE QUESTIONS	DESCRIPTIVE/ LONG ANS. TYPE QUESTIONS	TOTAL QUESTIONS
		1 MARK EACH	2 MARKS EACH	4 MARKS EACH	
1	Money – What it is	2	1	1	4
2	Money Exchange Systems	1	1	-	2
3	Key Characteristics of Money	2	-	-	2
4	What is Financial Planning	4	1	1	6
5	What is income	2	-	-	2
6	What is Expenses	2	-	-	2
7	What is Bank?	4	1	1	6
8	Why Save	3	-	-	3
9	Setting Goals	3	-	-	3
10	Systematic Saving and investments	1	1	1	3
11	Making a Budget	-	1	1	2
TOTAL QUESTIONS		24	6	5	35
NO. OF QUESTIONS TO BE ANSWERED		20	Any 4	Any 3	27
TOTAL MARKS		1 x 20 = 20	2 x 4 = 8	4 x 3 = 12	40 MARKS

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Max. Time: 2 Hours


Max. Marks: 50

General Instructions:

1. Please read the instructions carefully.
2. This Question Paper consists of **21 questions** in two sections: Section A & Section B.
3. Section A has Objective type questions whereas Section B contains Subjective type questions.
4. **Out of the given (5 + 16 =) 21 questions, a candidate has to answer (5 + 10 =) 15 questions in the allotted (maximum) time of 2 hours.**
5. All questions of a particular section must be attempted in the correct order.
6. **SECTION A - OBJECTIVE TYPE QUESTIONS (24 MARKS):**
 - i. This section has 05 questions.
 - ii. Marks allotted are mentioned against each question/part.
 - iii. There is no negative marking.
 - iv. Do as per the instructions given.
7. **SECTION B – SUBJECTIVE TYPE QUESTIONS (26 MARKS):**
 - i. This section has 16 questions.
 - ii. A candidate has to do 10 questions.
 - iii. Do as per the instructions given.
 - iv. Marks allotted are mentioned against each question/part.

SECTION A: OBJECTIVE TYPE QUESTIONS

Q. 1	Answer any 4 out of the given 6 questions on Employability Skills (1 x 4 = 4 marks)	
i.	 <p>This picture depicts the _____ of a person.</p> <ol style="list-style-type: none"> Self confidence Weakness Rely on others social physique anxiety 	1
ii.	Which unit of computer is called the brain of the computer?	1
iii.	 <p>These are the icons of _____</p> <ol style="list-style-type: none"> Chatting Sites HTML Applications Web Browsers 	1
iv.	<p>“Sanjeev Bikhchandani, the founder of Naukri.com, believes that entrepreneurship is all about taking action to convert creative ideas into a business plan and then into a successful business. Though, action is not the only thing that one needs to be an entrepreneur. The need to deal with failure, stay persistent and handle uncertainty is the difficult part in entrepreneurship “.</p> <p>Sanjeev Bikhchandani business is based on which sector:</p> <ol style="list-style-type: none"> Primary Sector Secondary Sector Tertiary sector Public Sector 	1
v.	<p>It may be concluded that both _____ and environment are interdependent and cannot exist in isolation.</p> <ol style="list-style-type: none"> Society Overexploitation of Resources Deforestation Soil Erosion 	1
vi.	<p>Identify the following as hardware or software:</p> <p>Monitor MS Word</p>	1

Q.2	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	 <p>Name the symbolic currency .</p>	1
ii.	<p>2. The common factor which you need for any of your personal spending is _____</p> <p>a) Parents b) Friends c) Money d) Relatives</p>	1
iii.	<p>Complete the following equation Disposable income = spending + _____</p>	1
iv.	<p>“Deposits can be made in a particular bank .”</p> <p>Name the slip which is used for depositing cheques as well as cash into the bank account.</p>	1
v.	<p>Give an example of Long Term goal.</p>	1
vi.	<p>Winning from lotteries, card games etc. , Gain on sale of a house property will be considered as _____</p> <p>a) Savings b) Investment c) Income Expense d) Disposable income</p>	1

Q.3	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	<p>The most important criterion for anything to serve as money is _____</p> <p>a) it should be readily available b) it must be readily acceptable c) it should be a coin d) Easily reproducible by people.</p>	1
ii.	<p>Financial planning is _____</p> <p>a) a static process b) an ongoing process c) a finished process d) a product</p>	1

iii.	Correct the following statement : "A goal statement consist of 3 key elements."	1
iv.	The person who gets a loan from a bank can be termed as a) Lender b) Borrower c) Depositor d) Broker	1
v.	Calculate Simple Interest if Rs.100 was deposited for 5 year at a 10% interest rate per year.	1
vi.	Indirect tax is the tax imposed by the government on one person and paid by _____ a) The same person b) Another person c) The government d) Office	1

Q.4	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	"Values are simply the beliefs and practices in your life that are very important to you. Lots of things may influence your values, such as your family, your friends or your teachers." Write an example of one such value in your life .	1
ii.	Give an example of fixed expense .	1
iii.	Write the full form of SIP .	1
iv.	After opening a bank account, the bank allots a unique number to the account holder. a) account b) ledger c) folio d) Card	1
v.	What is a goal ?	1
vi.	"A farmer may exchange a bushel of wheat for a pair of shoes from a shoemaker. " Name the trading system involved in this case .	1



Q.5	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	Which of the following is one of the characteristics of money? a) Easily reproducible by people. b) Unlimited value c) Divisible into usable quantities. d) Not acceptable	1
ii.	" Financial planning is the plan for handling all aspects of your money, including spending, saving, and investing." Do you agree with this statement ?	1

iii.	How many years for Rs. 100 to become Rs. 200 at a compound interest of 8%?	1
iv.	_____ can be deposited in ATM. a) Only cash. b) Only Cheque. c) Both cash and cheque d) Only Cards	1
v.	Correct the following statement “ Expense is extremely important to meet our goals.”	1
vi.	The Sanskrit word ‘Rupyakam’ means coins of _____ a. Silver b. Copper c. Gold d. Iron	1

SECTION B: SUBJECTIVE TYPE QUESTIONS

Answer any 3 out of the given 5 questions on Employability Skills (2 x 3 = 6 marks)

Answer each question in 20 – 30 words.

Q.6	Name the communication style : a.  b. 	2
Q.7	Give any two after Effects of Cyber Addiction.	2
Q.8	Suggest few practices that we can adopt in our daily life to conserve energy.	2
Q.9	Name any two rewards of Entrepreneurship.	2
Q.10	Arrange in increasing order of storage capacity . TB, MB, GB, KB	2

Answer any 4 out of the given 6 questions in 20 – 30 words each (2 x 4 = 8 marks)

Q.11	Give any two disadvantages of the commodity money .	2
Q.12	Differentiate between Needs and Wants. (any two points)	2
Q.13	Give any 2 examples of Financial Assets.	2
Q.14	What is the use of having a household budget?	2
Q.15	What is the origin of banking ?	2
Q.16	(a.)_____ is the first bank to issue printed money in the year (b)_____ .	2

Answer any 3 out of the given 5 questions in 50– 80 words each (4 x 3 = 12 marks)

<p>Q.17</p>	<p>Compare between Saving and Investment on the following basis:</p> <p>a. Meaning b. Purpose c. Time Period d. Return</p>	<p>4</p>
<p>Q.18</p>	<p>Name the commodities which were used as currency by the people of :</p> <p>a. America b. Norway c. Paraguay d. Aztecs</p>	<p>4</p>
<p>Q.19</p>	<p>“One of the critical activities to achieve the financial goal is to prepare a budget as to how you propose to allocate your earnings. Good financial planning begins with a basic household budget.</p> <p>Making budget is a simple task but adhering to the budget is the most difficult task. Creating a budget helps you understand where your money is going each month and also allows you to develop a plan for saving.</p> <p>While you don’t require any specific skill to prepare budget, you need extraordinary discipline to adhere to the budget you-have prepared.”</p> <p>Suggest any four tips for Preparing a Household Budget?</p>	<p>4</p>
<p>Q.20</p>	<p>Describe the “SMART” way of defining goals.</p>	<p>4</p>
<p>Q.21</p>	<p>“A strong banking sector can be termed as lifeline of an economy. Therefore it is not wrong to say that present and future of an economy entirely depends upon the success and development of banking industry of that economy.</p> <p>In today’s era of information and technology an economy cannot achieve the target of sustainable development by following traditional banking method.</p> <p>So it has become mandatory for developing country like India to increase electronic banking in banking industry. “</p> <p>a. What is electronic banking? b. What are its uses?</p>	<p>4</p>