

# **CBSE | DEPARTMENT OF SKILL EDUCATION**

## **CURRICULUM FOR SESSION 2026-2027**

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### **INTRODUCTION TO FINANCIAL MARKETS**

#### **(SUBJECT CODE 405)**

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**JOB ROLE: BUSINESS CORRESPONDENT**

**CLASS – IX**

#### **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.

#### **OBJECTIVES OF THE COURSE:**

In this course, the students will be introduced to the fundamental concepts of Financial Markets Management (FMM) and the career opportunities available in this field. This course provides an insight to the students regarding various issues associated with business.

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:**

- 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.
- Joint Certificate - NSE Academy provides industry certificates apart from CBSE and NSE Academy providing joint certificate.
- Books - Books for FMM subjects are readily downloadable from CBSE website by click of a mouse.
- 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.
- 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.

### **LIST OF EQUIPMENT AND MATERIALS:**

The list given below is suggestive and an exhaustive list should be prepared by the skill 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

NSESMART Software (Internet based software) to be provided by NSESMART Software 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.

### **VERTICAL MOBILITY:**

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 IX and X opting for Skills subject along with other subjects.

# INTRODUCTION TO FINANCIAL MARKETS (SUBJECT CODE - 405)

## CLASS – IX (SESSION 2026-2027)

Total Marks: 100 (Theory-50 + Practical-50)

	UNITS	NO. OF HOURS for Theory and Practical 220	MAX. MARKS for Theory and Practical 100
<b>Part A</b>	<b>Employability Skills</b>		
	Unit 1 : Communication Skills-I	13	2
	Unit 2 : Self-Management Skills-I	07	2
	Unit 3 : ICT Skills-I	13	2
	Unit 4 : Entrepreneurial Skills-I	10	2
	Unit 5 : Green Skills-I	07	2
	<b>Total</b>	<b>50</b>	<b>10</b>
<b>Part - B</b>	<b>Subject Specific Skills</b>		
	Unit 1: Money – What it is	10	04
	Unit 2: Money Exchange Systems	8	03
	Unit 3: Key Characteristics of Money	5	02
	Unit 4: What is Financial Planning	11	06
	Unit 5: What is income	5	02
	Unit 6: What is Expenses	5	02
	Unit 7: What is Bank	03	01
	Unit 8: Why Save	8	03
	Unit 9: Setting Goals	8	03
	Unit 10: Systematic Saving and investments	11	05
	Unit 11: Making a Budget	08	04
	<b>Total</b>	<b>95</b>	<b>40</b>
<b>Part C</b>	<b>Practical Work</b>		
	Project	15	10
	Viva based on Project		05
	Practical File		10
	Demonstration of skill competency via Lab Activities	60	25
<b>Total</b>	<b>75</b>	<b>50</b>	
	<b>GRAND TOTAL</b>	<b>220</b>	<b>100</b>

## **INTRODUCTION TO FINANCIAL MARKETS (SUB. CODE 405)**

### **CLASS – IX (SESSION 2026-2027)**

#### **DETAILED CURRICULUM/TOPICS:**

##### **Part-A: EMPLOYABILITY SKILLS**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: Communication Skills-II	13
2.	Unit 2: Self-management Skills-II	07
3.	Unit 3: Information and Communication Technology Skills-II	13
4.	Unit 4: Entrepreneurial Skills-II	10
5.	Unit 5: Green Skills-II	07
	<b>TOTAL DURATION</b>	<b>50</b>

The detailed curriculum/ topics to be covered under Part A: Employability Skills can be downloaded from CBSE website.

##### **Part-B – SUBJECT SPECIFIC SKILLS (Class IX)**

<b>S. No.</b>	<b>Units</b>	<b>Duration in Hours</b>
1.	Unit 1: Money – What it is	10
2.	Unit 2: Money Exchange Systems	8
3.	Unit 3: Key Characteristics of Money	5
4.	Unit 4: What is Financial Planning	11
5.	Unit 5: What is income	5
6.	Unit 6: What is Expenses	5
7.	Unit 7: What is Bank	03
8.	Unit 8: Why Save	8
9.	Unit 9: Setting Goals	8
10	Unit 10: Systematic Saving and investments	11
11	Unit 11: Making a Budget	08
	<b>Total</b>	<b>95</b>

UNIT	SUB-UNIT	SESSION/ ACTIVITY/ PRACTICAL
1. MONEY-WHAT IT IS?	History of Money	<b>Session-1</b> <ul style="list-style-type: none"> <li>Brief history of money</li> <li>Requirement of money</li> </ul>
		<b>Activity</b> <ul style="list-style-type: none"> <li>Interactive lecture: Introduction and Basics of currency</li> <li>Collect the pictures of coins of different countries</li> </ul>
	Evolution of Money	<b>Session -2</b> <ul style="list-style-type: none"> <li>Money as a medium of Exchange</li> <li>Barter System</li> <li>Limitation of Barter System</li> </ul> <b>Activity</b> Role play – Barter System
	Currencies	<b>Session -3</b> <ul style="list-style-type: none"> <li>Tangible and Intangible Sources of money</li> <li>Different symbols of money</li> <li>Minting of money</li> </ul> <b>Activity</b> Draw pictures of different symbols of money
2. MONEY-EXCHANGE SYSTEMS	Bartering and Commodity money	<b>Session -1</b> <ul style="list-style-type: none"> <li>Explanation of specialization &amp; Trade</li> <li>The wheels of economic progress</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Show different currency as a medium of exchange</li> </ul>
	Division of Labour	<b>Session -2</b> <ul style="list-style-type: none"> <li>Early History of Division of Labour</li> <li>Today's Division of Labour leading to specialization</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Flowchart of Division of Labour</li> </ul>
	Modern Currency	<b>Session -3</b> <ul style="list-style-type: none"> <li>Describe Modern Currency</li> <li>Distinguish between traditional and modern currency</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Make a PPT on the topic “ Modern Currency “</li> </ul>
3. KEY CHARACTERISTICS OF MONEY	Medium of Exchange	<b>Session -1</b> <ul style="list-style-type: none"> <li>Functions of money</li> <li>Meaning of Goods and Services</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Make a collage of 5 items of goods and services each</li> </ul>
	Standard of value or a Unit of Account	<b>Session -2</b> <ul style="list-style-type: none"> <li>Explanation of Standard of value or a Unit of Account</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Role play - Buy/Sell few things to your class</li> </ul>

UNIT	SUB-UNIT	SESSION/ ACTIVITY/ PRACTICAL
	Store of Value.	<b>Session -3</b> <ul style="list-style-type: none"> <li>Key Roles of money</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Identify the features of any five commodities. do they possess the characteristics of money .</li> </ul>
4. WHAT IS FINANCIAL PLANNING ?	Goal Setting	<b>Session -1</b> <ul style="list-style-type: none"> <li>Setting a goal</li> <li>Short term and Long Term goals</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Plan the strategy to win a football match in your school-</li> </ul>
	Analyze information of Financial Planning	<b>Session -2</b> <ul style="list-style-type: none"> <li>Meaning of Financial Planning</li> <li>Steps to achieve financial goals</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Plan a vacation trip with your family</li> </ul>
	Creating a plan	<b>Session -3</b> <ul style="list-style-type: none"> <li>Difference between Needs and Wants</li> <li>Examples of Values</li> <li>Identify the time line to achieve goals</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Interactive lecture: Values and it's importance in life</li> </ul>
5. WHAT IS INCOME ?	Income	<b>Session -1</b> <ul style="list-style-type: none"> <li>Define Income</li> <li>Identify the sources of Income</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Identify the allowances from the Mr. Ramesh's pay cheque given on pg no 33</li> </ul>
	Measurement of Income	<b>Session -2</b> <ul style="list-style-type: none"> <li>Difference between Gross Income and Net Income</li> <li>Explain taxes</li> <li>Affect on Income after taxes and Deduction</li> </ul>
		<b>Activity</b> <ul style="list-style-type: none"> <li>Make a list of sources from where you get money (like Gifts, Pocket Money etc.)</li> </ul>
6. WHAT ARE EXPENSES ?	Fixed Expenses	<b>Session - 1</b> <ul style="list-style-type: none"> <li>Define Fixed Expenses</li> <li>Examples of Fixed Expenses</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>List the daily expenses for a week of yourself.</li> </ul>
	Variable Expenses	<b>Session -2</b> <ul style="list-style-type: none"> <li>Define Variable Expenses</li> <li>Examples of Variable Expenses</li> <li>Cash Management</li> </ul>

UNIT	SUB-UNIT	SESSION/ ACTIVITY/ PRACTICAL
		<b>Activity</b> <ul style="list-style-type: none"> <li>List your variable expenses.</li> </ul>
	Building your own budget	<b>Session -3</b> <ul style="list-style-type: none"> <li>Meaning and importance of Budget</li> <li>Building your own budget</li> <li>PYF ( Pay Yourself First )</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Plan a budget for yourself if you are staying in a hostel, your father gives you Rs 10000 a month for all your expenses.</li> </ul>
7. WHAT IS A BANK ?	Banking	<b>Session -1</b> <ul style="list-style-type: none"> <li>Origin of Banking</li> <li>How to open a Bank Account ?</li> <li>Deposits and Withdrawal from Bank account</li> <li>Bank account holders' documents – Pass Book ; ATM Card ; Cheque Book</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Find MICR and IFSC of five banks from the websites</li> </ul>
	Types of Bank accounts and Services	<b>Session -2</b> <ul style="list-style-type: none"> <li>Saving bank Account</li> <li>Current Account</li> <li>Other services provided by Banks-Fixed Deposits , Recurring Deposits</li> <li>Electronic Banking</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Visit to ATM and learn its functions.</li> </ul>
8. WHY SAVE ?	Income Vs Saving	<b>Session – 1</b> <ul style="list-style-type: none"> <li>Meaning of Saving with examples</li> <li>Distinguish between Income and Disposable Income</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Identify the benefits of Savings</li> </ul>
	Interests	<b>Session -2</b> <ul style="list-style-type: none"> <li>Simple Interest</li> <li>Compound Interest</li> <li>Rule of 72</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Practice through Scientific Calculator illustrations on simple Interest , compound Interest and rule of 72.</li> </ul>
9. SETTING GOALS	Setting of a goal	<b>Session-1</b> <ul style="list-style-type: none"> <li>Meaning and importance of Goal setting in life</li> <li>How to set a goal</li> <li>SMART goals</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>Group discussion to form a particular Goal</li> </ul>

UNIT	SUB-UNIT	SESSION/ ACTIVITY/ PRACTICAL
	Types of goals	<b>Session -2</b> <ul style="list-style-type: none"> <li>• Types of goals</li> <li>• Goal statement</li> <li>• Achieving goals</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>• Make a poster on SMART goals</li> </ul>
10. SYSTEMATIC SAVINGS AND INVESTMENTS	Savings & Investment	<b>Session-1</b> <ul style="list-style-type: none"> <li>• Meaning of Savings &amp; Investment</li> <li>• Difference between Savings &amp; Investment</li> <li>• Interest Coverage Ratio</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>• Interpretation on the basis of Ratio Analysis</li> <li>• Do Sums and Analysis</li> </ul>
	Speculation Time Value of money	<b>Session -2</b> <ul style="list-style-type: none"> <li>• Evaluate the risk of speculation</li> <li>• Time value of money</li> <li>• Various methods to calculate interests in the financial markets</li> <li>• SIP and its features</li> </ul> <b>Activity</b> <ul style="list-style-type: none"> <li>• Find real examples of Time Value of money</li> </ul>
11. MAKING OF BUDGET	Budgeting and its preparation	<b>Session-1</b> <ul style="list-style-type: none"> <li>• Meaning and importance of Budgeting</li> <li>• Tips to prepare a household budget</li> </ul> <b>Activity</b> Your friend Mr. Ajay wishes to throw a party for his friends on his Birthday which falls six months later. He has saved Rs 500 from his pocket money every month , so that he can celebrate his birthday with Rs 3000.Plan a budget for him to throw a party.
	Analysis of Budget	<b>Session-2</b> <ul style="list-style-type: none"> <li>• Discretionary and Non- Discretionary Expenses</li> </ul> <b>Activity</b> Discuss that how expenses overcome and mismanage the budget .