



GOA BOARD OF SECONDARY AND HIGHER SECONDARY EDUCATION
(A Corporate Statutory Body Constituted by an Act of State Legislature)
ALTO BETIM – GOA 403 521

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GBSHSE/ACAD/NISM/2016/

Date: 27/09/2016.
28

CIRCULAR No. 44

To,
The Heads of all recognised
Secondary Schools,
within the jurisdiction of this Board.

Sub: Inclusion of Financial Education Topics in School Curriculum.

Sir/Madam,

In continuation of the workshop held by NISM, please find enclosed herewith assignment / projects for classes IX & X in the subject Maths from the academic year 2016 onwards.

The same is uploaded on Board's website

The contents of this circular should be brought to the notice of all concerned.

sd/-
(Shivakumar D. Jangam)
Secretary.

Encl: as above.

Copy forwarded with compliments to:

1. All Members of the Board.
2. The Director of Education, Porvorim
3. The Director of SCERT, Alto Betim
4. Asst. Director of Education North/South/Central Edu. Zone – Mapusa/Margao/Panaji
5. Heads of Sections of this Office

IX

1. Visit your nearest vegetable market and obtain changes in the price level of the following items and find out the percentage of inflation or deflation in the market between first Monday and third Monday.

Sr. no.	Item	Price per kilogram							
		1st Monday	1st Thursday	2nd Monday	2nd Thursday	3rd Monday	3rd Thursday	4th Monday	4th Thursday
1	Potatoes								
2	Tomatoes								
3	Onions								
4	Garlic								
5	Ginger								

2. Visit at least 3 Banks/post office in your locality and find out the following banking details mentioned in the table below:

[illegible]

3. Visit any bank and note the eligibility criteria and documents required for Education loans.
4. Visit a bank and note the details of opening and operating an account under Pradhan Mantri Jan Dhan Yojana (PMJDY) and the benefits associated with the account.
5. Write down tips for safe online shopping using a credit / debit card.
6. Make a list of security features of a credit and a debit card.
7. Survey 10 people from your family/friends/neighbors and check for the availability of the documents mentioned in the table below. Please tick (✓) on the documents which are available.

Sl No.	Name of Person	Age (Years)	Documents		
			PAN Card	Aadhaar Card	Ration Card
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
Total					

Explain them the importance of PAN Card, Aadhaar Card and Ration Card.

8. How to apply for a PAN card? Write down the steps and visit the websites www.incometaxindia.gov.in/Pages/tax_services/apply-for-pan.aspx and <https://www.tin-nsdl.com/pan/pan-index.php>

9. How to apply for an Aadhaar card? Write down the steps.

10. Suppose you are given a pocket money of Rs. 1000 per month. Prepare a budget taking into consideration the following spending:

Expenses	Quantity	Minimum Price of the Product	Amount
Chocolates/sweets			
Crayons/Colours			
Clothes			
Games			
Food			
Stationary (pen,pencils,books, covers etc.)			
Others: Please mention			
Total Expense			
Total Savings			
Total			1000

X

1. Prepare a poster/ Chart on any one of the following topics:

- Importance of Savings.
- Financial sector Regulators and their roles.

2. Survey at least 5 retired individuals and ask them the following questions:

Name	
Age	
Gender	Male/Female
Occupation/Designation before retirement:	
What is your source of Income after retirement?	
How did you plan your savings for retirement?	

3. Survey at least 5 working persons and ask for the following information about various pension schemes:

Name:				
Age:				
Occupation/Designation:				
1. Do you know about the following pension schemes				
Please tick the (✓) appropriate boxes				
National Pension System				
Atal Pension Yojana				
2. Are you investing in any of these schemes?				
3. How are you saving for your life after retirement?				
4. How often do you invest for your retirement?				
Please tick the (✓) appropriate boxes				
Monthly	Quarterly	Twice in a year	Yearly	I don't invest

4. Contact any one bank in their Helpdesk/Customer Care number and note down the queries that can be answered on phone?

5. Make a list of 5 e-Commerce websites along with the types of products available in them and pick any 5 product and compare them with the nearest shop.

6. Visit your nearest post office and ask about the procedure for sending a money order.

7. Survey at least 5 people in your neighborhood and ask them about the following Investment questions:

a) Do you invest in shares? Yes No

b) If yes, how is investing in shares better than investing in long term bank deposits (like fixed deposits)?

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c) If no, please state the reason.

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8. Prepare a poster/ Chart on any one of the following topics:

- a) Inflation
- b) Various financial products for long term investment

9. Write an Essay on any one of the following topics: (400 words)

- a) Importance of Savings
- b) Insurance: A protection against uncertainties
- c) Why we need to plan our finances for post retirement?

10. Find out the following information mentioned below:

- a) Note down the number of shops that accept ration cards and provide discounted products.
- b) Note the number, types and quantity of products available on discounted rates.