No.EDN-HE(21)F(2)01/2015-Vol-I

Directorate of Higher Education,

Himachal Pradesh, Shimla-1

Tel:0177-2653120Extn.234\_E.mail:genbr@rediffmail.com, Fax:2812882

Dated Shimla-1 the October,2015

To

 All the Principals **(as per list),**

Govt. Sr. Sec. School,

 District Shimla & Solan, Himachal Pradesh

**Subject:- Regarding Introduce of Financial Literacy in Schools of Himachal Pradesh from classes IX to XII.**

Memo,

 In pursuance to letter No.Shiksha-II-Ka(4)-12/2010, dated 26-10-2015, received from the Additional Chief Secretary (Education) to the Government of Himachal Pradesh, Shimla-2 on the subject cited above and it has been decided by the Government to introduce this subject in all the 100 schools of Shimla & Solan District **(as per list enclosed)** before it can be considered for upscaling in the State as per details given below:-

1. The subject of financial literacy is optional and is being introduced as value added subject in class IX to XI on pilot basis in 100 schools of Shimla and Solan for the Academic Session 2015-16.
2. The Principals/ Teachers, who have been trained during the awareness workshop / training on 29-30 August 2014 and 1-2 September 2014 at Shimla & Solan respectively, shall conduct awareness workshop for the students and parents of the students.
3. Principal/ Teacher’s will try to motivate and admit students of these classes.
4. The additional chapters for class X students will be covered in 6 to 9 periods (within a maximum of 40 periods).
5. The particulars of students admitted for financial literacy programme may be sent to NSE on the prescribed format as per **Appendix-A.**
6. The Students will be taught financial literacy by the teachers trained and certified jointly by NSE and DHEHP.
7. The students will be given books in Hindi or English by NSE as per their choice / medium of instructions.
8. Immediately after enrolment of students, the classes for financial literacy may be started at the earliest. The syllabus will be covered in a minimum of 25 and maximum of 40 periods by the teachers trained by NSE. The syllabus for the academic session 2015-16 may preferably be covered by December 2015 or atleast 10 days before conduct of examination, whichever is earlier.
9. National Stock Exchange will pay an honorarium of Rs. 2500/- per teacher per class. The honorarium will be paid to the teachers trained and certified by NSE and DHEHP, per class for covering the syllabus in 25/40 periods.
10. As soon as the syllabus for financial literacy is completed by the concerned teacher, a certificate of completion may be sent to NSE duly certified by the Principal. The format of certificate is attached. While forwarding the certificate to NSE, the bank particulars of the teacher viz Name appearing in the bank account, name of the bank, branch, account number, NEFT/RTGS Code of the bank may be provided. This will facilitate prompt and direct transfer of honorarium to the teacher’s account.
11. The student’s who are willing to opt financial literacy as a value added optional subject will be required to pay a lump sum fees of Rs. 500/-. The fee received from the students may be sent to NSE in consolidated manner in the shape of Bank Draft in favour of National Stock Exchange of India Ltd. payable at Delhi.
12. The proof of payment a scanned copy of Demand Draft should be mailed to **sflhp@nse.co.in** **or** **dlahiri@nse.co.in** immediately. Simultaneously, details of proof of payment may be sent to super scribing the envelop Financial Literacy in Schools of Himachal Pradesh to, Ms. Divya Malik Lahiri, AVP & Head SBU Education, North India, National Stock Exchange of India Limited(NSE), 4th Floor, Jeevan Vihar Building, Parliament Street, New Delhi-110001.
13. A copy of all communication addressed to NSE may invariably be sent to this Directorate.
14. While sending the proof of payment, the number of books required for these classes in Hindi & English medium must be specified. The books will be sent by NSE within a week after the receipt of payment.
15. Depending upon the infrastructure available, NSE will conduct an online computer based or offline paper based objective type examination in the schools in consultation with Himachal Pradesh Board of School Education, Dharamshala.
16. The students, who pass the Financial Literacy examination, will be issued a joint certificate by NSE and HPBOSE indicating marks/ grades. Those who are not able to pass the financial literacy examination will be issued a participation certificate.
17. For any queries will be answered by Ms Divya Lahiri on cell No. 09811051234 or through email to **sflhp@nse.co.in** **or** **dlahiri@nse.co.in**.
18. Topper student from each school shall be awarded a joint certificate of merit by NSE and DHEHP provided the topper scores minimum of 90% marks. Similarly, over all state toppers will be given gold, silver and bronze medal
19. The teachers from the state topper school shall also be given gold silver and bronze medal. A joint certificate by NSE and DHEHP alongwith cash prize of Rs. 5100/- Rs. 4100/- and Rs. 3100/- respectively.
20. The preferred mode for faster communication for financial literacy is through emails. The emails if of NSE is given below for ready reference:-

**sflhp@nse.co.in** **or** **dlahiri@nse.co.in**

 Therefore, you are hereby directed to take appropriate action in the matter accordingly to start this subject for IX to XII classes from the Academic Session 2015-16 as per the terms & conditions given above and in the Government letter No.Shiksha-II-Ka(4)-12/2010 dated 28-07-2014 **(copy enclosed).**

 

 (Dinkar Burathoki),

 Director of Higher Education,

 Himachal Pradesh.

Endst. No. even dated Shimla-1 the October,2015

Copy for information and necessary action is forwarded to:-

1. The Additional Chief Secretary (Education) to the Government of Himachal Pradesh, H.P. Secretariat, Shimla-2, w.r.t. letter No.Shiksha-II-Ka(4)-12/2010, dated 26-10-2015.
2. Ms. Divya Malik Lahiri, AVP & Head SBU Education, North India, National Stock Exchange of India Limited(NSE), 4th Floor, Jeevan Vihar Building, Parliament Street, New Delhi-110001.
3. The Deputy Directors of Higher Education, District Shimla & Solan, **(alongwith enclosures)** & with the direction to take appropriate action in the matter accordingly. Further, it is also directed that compliance report may also be sent to this office immediately.
4. Guard file.



Director of Higher Education,

Himachal Pradesh

List of GSSS in District Shimla and Solan with Commerce stream with Economics and Mathematics subject

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Name of school** | **District** |
|  | Balsa | **Shimla** |
|  | Baragaon |  |
|  | Basantpur |  |
|  | Baur |  |
|  | Bhattakufar |  |
|  | Bhutti |  |
|  | Boileauganj |  |
|  | Bychari |  |
|  | Cheog |  |
|  | Chhota Shimla |  |
|  | Chopal |  |
|  | Dargi |  |
|  | Deot |  |
|  | Dhalli |  |
|  | Dhargaura |  |
|  | Ghanahatti |  |
|  | Halau |  |
|  | Halog |  |
|  | Jangla |  |
|  | Jeori |  |
|  | Jubbal(B) |  |
|  | Junga |  |
|  | Khalag |  |
|  | Khamadi |  |
|  | Khaneti-Sadhoch |  |
|  | Khatnol |  |
|  | Kohbag |  |
|  | Koti |  |
|  | Kotkhai(B) |  |
|  | Kumarsain |  |
|  | Kupvi |  |
|  | Lakkar Bazzar(G) |  |
|  | Majheoti |  |
|  | Malat |  |
|  | Maneoti |  |
|  | Mashobra |  |
|  | Matiana |  |
|  | Nerwa |  |
|  | Nogli |  |
|  | Paban |  |
|  | Pahal |  |
|  | Phagli |  |
|  | Pujarli-4 |  |
|  | Rajhana |  |
|  | Rampur(G) |  |
|  | Rampur(B) |  |
|  | Rohru(B) |  |
|  | Rohru(G) |  |
|  | Sainj |  |
|  | Sarain |  |
|  | Sarahan(Bushehar) |  |
|  | Saraswatinagar |  |
|  | Shilla |  |
|  | Shoghi |  |
|  | Summerhill |  |
|  | Sunni |  |
|  | Taklech |  |
|  | Thaili-Chakti |  |
|  | Tharoch |  |
|  | Theog(B) |  |
|  | Theog(G) |  |
|  | Totu |  |
|  | Arki(Boys) | **Solan** |
|  | Arki(Girls) |  |
|  | Baddi |  |
|  | Barotiwala |  |
|  | Baruna |  |
|  | Bhojnagar |  |
|  | Bhumti |  |
|  | Chamian |  |
|  | Chandi(A) |  |
|  | Darlaghat |  |
|  | Delgi |  |
|  | Deothi |  |
|  | Dharampur |  |
|  | Dhundan |  |
|  | Diggal |  |
|  | Goela |  |
|  | Guggaghat |  |
|  | Jaunaji |  |
|  | Joghon |  |
|  | Kalhog |  |
|  | Kandaghat |  |
|  | Kasauli |  |
|  | Kawarag |  |
|  | Kotbeja |  |
|  | Kuftu |  |
|  | Kunihar |  |
|  | Mamligh |  |
|  | Manpura |  |
|  | Nalagarh(Boys) |  |
|  | Nalagarh(Girls) |  |
|  | Nand |  |
|  | Navgaon |  |
|  | Oachghat |  |
|  | Panjehra |  |
|  | Parwanoo |  |
|  | Patta Brawari |  |
|  | Patta Mehlog |  |
|  | Rajri Jabli |  |
|  | Saur |  |
|  | Solan(Boys) |  |
|  | Subathu |  |

**(Required to be on letter head of the school)**

 Date:-\_/\_/2015

**TO WHOM IT MAY CONCERN**

This is to certify that Mr./Mrs./Ms…………………………………………, teacher who was trained and certified by NSE of ………………………………………..school name………………………………………………….. has taught financial literacy to …………….(number of students) students of class IX/X covered in (25/40, please write exact periods). The honorarium for teaching financial literacy subject may be directly transferred to his/her bank account as per details given below.

Signature

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(Name of Principal \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_)

Stamp of the school

Teacher’s bank accounts details are as follows:-

Name of the teacher :-……………………………………………….( exact name as in bank)

Bank account Number:-…………………………………………

Bank Name:-………………………………………………………………

Branch address:-………………………………………………………..

RTGS/NEFT/IFSC code:-…………………………………………….

Appendix-A

Enrolment of students for financial Literacy(FL)

School Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_City\_\_\_\_\_\_\_\_\_\_\_\_Pin code \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tel. No…………………………….., Fax No……………………………., Email Id\_\_\_\_\_\_\_\_\_\_\_\_ No………………………………………….

Principal Name:…………………………………………………………………………………………………..

Mobile No…………………………………………………………, Email ID………………………………..

Teacher’s Name(teaching FL in class IX)………………………………………………………………………………………………

Mobile No…………………………………………………, Email ID………………………………………..

Total No. of Students in class IX:…………….and in class X:………………………………………….....

Students enrolled in financial Literacy in class IX:………..Class X…………..Total:……………………..

No. of books required: Hindi………………..English:…………………………..Total:…………………….

Total amount sent Rs………………/-(words…………………………………………………………….)

**Details of fees sent**

If, paid by Demand Draft, Bank name:……………………………………………………………………

DD No…………………………………………..Date:……/………../2015.

Amount:……………../-(in words……………………………………………………………………………)

If, fund transferred by internet banking:

Bank account No. from which funds transferred: Amount:………../-

Bank Name:………………………………………………….Transaction No………………………….

(Please attach proof of payment, if generated)

**Please furnish the details of students enrolled as per format attached form**

**Students admitted in Financial Literacy in Class IX-XII for 2015-2016**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Name of student** | **Class** | **M/F** | **Father’s Name** | **Mobile No.****(Father/Mother)** | **Medium****(Eng./Hindi)** |
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No. Shiksha-II-Ka(40)-12/2010.

Government of Himachal Pradesh

Department of higher Education

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From

 The Principal Secretary (Edu.) to the

 Government of Himachal Pradesh

To

1. The Director of Higher Education

Himachal Pradesh, Shimla-171001

1. Sh. G.C. Sharma,

Head-Financial Education,

Schools & Universities,

National Stock Exchange of India Limited,

4th Floor, Jeevan Vihar Building,

Parliament Street, New Delhi-110001.

Dated: Shimla-2 the 28-07-2014

**Subject: Regarding introduce of Financial Literacy in Schools of Himachal Pradesh from, classes IX to XII.**

**Sir,**

 I am directed to say that Government has decided to introduce the Financial Literacy in schools of Himachal Pradesh from, classes IX to XII from the present academic session 2014.

 Financial Literacy is the ability to make informed judgments and to take effective decisions regarding the use and management of money. Financial Literacy improve the quality of life-standard of living by budgeting, disciplined savings, intelligent use of credit, retirement planning, home buy, children’s education, marriage etc. Financial Literacy is an essential life skill for 21st century as computer Literacy. In view of the importance of Financial Literacy it has been decided to introduce Financial Literacy in the schools of HP from the present academic session-2014 starting from class IX through NSE as per details given below:-

1. The Financial Literacy (FL) program will start on pilot basis from the academic session 2014-15 for class IX in 100 schools. A list of 100 schools identified for introduction of FL is annexed. The FL programme will be implemented by Himachal Pradesh Board of School Education Dharamshala in close cooperation with National Stock Exchange. (List attached 100 schools in Dist. Shimla & Solan). The FL will be optional subject for students in the selected schools.
2. After the successful pilot testing, the Financial Literacy will be introduced in 1000 schools from the academic session 2015-16 in class IX during Phase I. Further the students of class IX who studied Financial Literacy in 100 schools during 2014, shall be taught financial literacy in class X in academic session 2015-2016.
3. Based on the success of Phase I, the Financial Literacy will be introduced in all the schools in Himachal Pradesh from 2016-2017 onwards. The Financial Literacy will be taught from IX to XII class.
4. The curriculum for the Financial Literacy Programme would be designed by NSE. The curriculum for IX and X class will be covered in 25/40 periods by teacher(s) of the school. The hours of teaching are inclusive of theory and practical.
5. NSE will train teachers free of cost at locations identified by DHEHP in the month of August 2014. This will cover cost of trainers, their travel, accommodation and course material for participants.
6. The infrastructure for training will be provided by DHEHP or HPBOSE. The teachers will be nominated by DHEHP/HPBOSE in consultation with NSE. The expenditure on TA, DA, infrastructure etc. will be borne by DHEHP/HPBOSE.
7. The textbooks for the FL course will be provided in English or Hindi as per medium of teaching/choice of school/students. The cost of printing these textbooks will be borne by the NSE.
8. Depending upon the infrastructure available, NSE will conduct an online computer based or offline paper based objective type examination in the schools. Schools having computers with the internet connection can opt for online examination. The schools will provide invigilation and other facilities for successful conduct of examination.
9. A joint certificate, by DHEHP/HPBOSE and NSE will be issued to successful students who pass financial literacy examination conducted by NSE. Those who are not able to pass will be issued a participation certificate.
10. NSE at their Delhi regional office will set up a help desk centre to answer teachers/students queries.
11. Both NSE as well as DHEHP/HPBOSE will nominate /appoint a project coordinator as a nodal officer as single point of contact, to co-ordinate with the schools teachers, NSE, DHEHP/HPBOSE.
12. The students of class IX & X opting for the program would be required to pay a nominal fee of Rs. 500/- per annum to NSE. The fees will be collected by the schools implementing FL programme and forwarded to NSE alongwith requirement of books, specifying the number of books required in Hindi or English, at the following address:

Head of financial Education (Schools & Universities)

National Stock Exchange of India Limited,

4th Floor, Jeevan Vihar Building,

Parliament Street, New Delhi-110001.

1. Topper from each school shall be awarded a joint certificate of merit by NSE and DHEHP, provided the topper scores minimum of 90% marks. Similarly overall store toppers will be given gold, silver and bronze Medal.
2. The teachers from the state topper school shall also be given gold, silver and bronze Medal a joint certificate of merit by NSE and DHEHP alongwith cash prize of Rs. 5100/-, Rs. 4100/-, Rs. 3100/- respectively.

 You are therefore, requested to take further necessary action in the matter accordingly.

 Yours faithfully,

 -----sd--------

 (D.K.Manta)

 Deputy Secretary (Education) to the

 Government of Himachal Pradesh

Endst. No. Even Dated: Shimla-171001 the 28-07-2014

Copy is forwarded to the Secretary, Himachal; Pradesh Board of School Education Dharamshala, District Kangra for information and necessary action please.

 -----sd-----

(D.K.Manta)

 Deputy Secretary (Education) to the

 Government of Himachal Pradesh