

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING & INSURANCE (SUBJECT CODE: 411)

Blueprint for Sample Question Paper for Class X (Session 2020-2021)

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-II	1	1	2
2	Self-Management Skills-II	2	1	3
3	Information and Communication Technology Skills-II	1	1	2
4	Entrepreneurial Skills-II	1	1	2
5	Green Skills-II	1	1	2
TOTAL QUESTIONS		6	5	11
NO. OF QUESTIONS TO BE ANSWERED		Any 4	Any 3	7
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.	LAWES RELATING TO NEGOTIABLE INSTRUMENTS	3	1	1	5
2.	LENDING FUNCTIONS OF A BANK	6	1	1	8
3.	UTILITY SERVICES OF A BANK	6	2	1	9
4.	LIFE INSURANCE PRODUCTS	6	1	1	8
5.	GENERAL INSURANCE	3	1	1	5
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.	You need to apply leave at work? Which method of communication will you use? (a) e-mail (b) Poster (c) Newsletter (d) Blog	1
ii.	What makes you complete work or studies without others cheering you? (a) Self-confidence (b) Communication (c) Self-motivation (d) Self-esteem	1
iii.	Which one of the following is full form of SMART, in relation to Goal setting? (a) Specific, Measurable, Achievable, Realistic, Time bound (b) Specific, Miser, Achievable, Realistic, Time bound (c) Specific, Measurable, Achievable, Reliable, Time bound (d) Specific, Measurable, Achievable, Realistic, Terrific	1
iv.	Name the place where deleted files are placed.	1
v.	Entrepreneurs identify a need in the market and build a product or service for it. a) True b) False	1
vi.	How many sustainable development goals are given by the United Nations? (a) 18 (b) 17 (c) 15 (d) 20	1

Q. 2	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i	A cheque becomes stale after expiry of how many months from the date of the cheque? a) 3 months b) 6 months c) 9 months d) 12 months	1
ii	Inchoate negotiable instruments mean ____	1
iii	Cheque which is not crossed is a ____ cheque.	1
iv	Advances against shares and mutual funds is provided ____ of the market value a) 50 % b) 60% c) 75 % d) 90 %	1
v	Cardinal Principle of good lending is ____.	1
vi	In case of personal loans, Bank insist on ____ or ____ before granting the loan.	1

Q. 3	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i	_____ is an example of Secured loan.	1
ii	In case of personal loan, _____ security is taken by the Bank.	1
iii	In a housing loan, the rate of interest is a) fixed b) floating c) any one of the above d) None of above	1
iv	Internet Banking may be used for payment of _____ and _____.	1
v	_____ provides facilities to keep personal valuables like will property papers and Jewellery.	1
vi	Banks charges _____ for the issuance of Demand.	1

Q. 4	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i	What does NEFT stands for? a) National Economic Fund Transfer b) National Electron Fund Tenor c) National Electronic Fund Transfer	1
ii	Minimum amount that can be transferred through RTGS is Rs _____.	1
iii	Indian Financial System Code is a) Alpha numeric 11 digit code b) Numeric code 11 digit code c) Alpha numeric 8 digit code d) Numeric code 8 digit code	1
iv	Money called _____ has to be paid in advance by the Insured to the Insurer.	1
v	'It is possible to value human life.' Is the statement correct? a) True b) False	1
vi	The first step towards taking a Life Insurance Policy to fill up a _____ form Providing requisite information about the person desirous of taking the policy.	1

Q. 5	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i	The issue of having regular income during old age is taken care off by _____ Policies. a) Endowment b) Benefit c) Annuity d) Regular Income	1
ii	In case of a contributory scheme the premium on group life insurance policy is paid both by the _____ & the _____ a) Insured, Insurer b) Insured, Nominee c) Insured, Assignee d) Employer, Employee.	1

iii	Life Insurance provides dual advantage of coverage of risk of life and investment. State whether this statement is: a) True b) False	1
iv	Fire Insurance is an Insurance wherein the Insurer covers the loss incurred by the Insured due to destruction of _____ or _____ caused by fire.	1
v	The theft insurance policy would generally not cover the losses/ damages due to acts involving _____ & employees of the insured. a) Associates b) Friends c) Family Members d) Nominees	1
vi	Personal Accident Policy does not cover death or injury due to _____ a) Murder b) Suicide c) Homicide d) Illness or disease.	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	What do you mean by feedback?	2
Q. 7	What is Stress?	2
Q. 8	List the various ways you can use to protect your data.	2
Q. 9	What do you think is the most important function of an entrepreneur? Write your answer giving suitable examples.	2
Q. 10	Explain the importance of education towards sustainable development.	2

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

Q. 11	What is cheque?	2
Q. 12	Briefly explain the term loan against gold.	2
Q. 13	State the advantages of using Demand draft?	2
Q. 14	What is the need for Bank lockers?	2
Q. 15	What are Child policies?	2
Q. 16	State the meaning of term Health insurance.	2

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

Q. 17	Explain any four characteristics of Bill of exchange?	4
Q. 18	State any four features of term loan.	4
Q. 19	What are the security issues in e banking?	4
Q. 20	Explain any four advantages of life insurance?	4
Q. 21	Briefly explain the risks covered under General insurance.	4