

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING & INSURANCE (SUBJECT CODE-411)

CLASS X (SESSION 2021-2022) BLUE-PRINT FOR SAMPLE QUESTION PAPER FOR TERM -1

Max. Time Allowed: 1 Hours

Max. Marks: 25

PART A - EMPLOYABILITY SKILLS (05 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS (1 MARK EACH)
1	Communication Skills-II	2
2	Self-Management Skills-II	2
3	Information and Communication Technology Skills-II	2
TOTAL QUESTIONS		6 Questions
NO. OF QUESTIONS TO BE ANSWERED		Any 5 Questions
TOTAL MARKS		1 x 5 = 5 Marks

PART B - SUBJECT SPECIFIC SKILLS (20 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS (1 MARK EACH)
1.	Laws relating to negotiable instruments	10
2.	Lending functions of a bank	11
3.	Utility services of a bank	6
TOTAL QUESTIONS		27 Questions
NO. OF QUESTIONS TO BE ANSWERED		20 Questions
TOTAL MARKS		1 x 20 = 20 MARKS

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Max. Time Allowed: 1 Hours

Max. Marks: 25

General Instructions:

1. Please read the instructions carefully
2. This Question Paper is divided into 03 sections, viz., Section A, Section B and Section C.
3. Section A is of 05 marks and has 06 questions on Employability Skills.
4. Section B is of 15 marks and has 20 questions on Subject specific Skills.
5. Section C is of 05 marks and has 07 competency-based questions.
6. Do as per the instructions given in the respective sections.
7. Marks allotted are mentioned against each section/question.
8. All questions must be attempted in the correct order

SECTION A

Answer any 5 questions out of the given 6 questions on Employability Skills

(1 x 5 = 5 marks)

1.	Which of the following is an example of oral communication? (a) Newspapers (b) Letters (c) Phone call (d) e-mail	1
2.	What does an upright (straight) body posture convey? or show? (a) Pride (b) Professionalism (c) Confidence (d) Humility	1
3.	Ravi works hard to get the best student award at the end of year. What type of motivation is this? (a) Internal (b) External (c) Both internal and external (d) Not any specific type of motivation	1

4.	Which of the following functions is not performed using a mouse? a) Boot up b) hover c) Right click d) Drag and Drop	1
5.	What happens if you leave a device plugged-in even if it is 100% charged ? a) It can break b) It can stop functioning c) It can over heat d) It can lead to data corruption	1
6.	Which of the following is not a sign of stress? a) Fatigue b) Sleeplessness c) Sadness d) confident	1

SECTION B

Answer any 15 questions out of the given 20 questions

(1 x 15 = 15 marks)

7.	A negotiable instrument can be negotiated a) By mere delivery if payable to bearer b) By a written order c) By meeting and a verbal order d) By making a promise	1
8.	In India, the reasonable time for presentation to the bank in the case of cheques and drafts aremonths from date of issue a) 2 b) 3 c) 6 d) 12	1
9.	Advances against shares and mutual funds is provided __ of the market value a) 50 % b) 60% c) 75 % d) 90 %	1
10.	In case of personal loan, security taken by the Bank is a. zero b. property of equal value than loan c. property of greater value than loan d. property of lesser value than loan	1

11.	In a secured loan, Bank a) takes the security b) may take the security c) does not require security d) will provide security	1
12.	A short-term loan is a loan which is repayable within a) 1 year b) 2 years c) 3 years d) 5 years	1
13.	The person who is directed to pay in a Bill of exchange or Cheque is known as __ a) Drawer b) Drawee c) Holder d) Payee	1
14.	Crossing of the cheque can be cancelled by a) Drawer only along with his initial b) Drawer only along with his full signature c) Payee of the cheque d) Holder in due course	1
15.	Funded facilities are where a bank: a) Release loan money or funds to borrower b) Issue a guarantee c) issue insurance policy d) issue gold loan	1
16.	In a loan against shares. The shares are a) hypothecated to bank b) pledged to bank c) mortgaged to bank d) sold to the bank	1
17.	Credit card limit is a) Revolving loan limit b) Installment loan limit c) cash credit limit d) overdraft limit	1
18.	Which of the following is an advantage of Demand draft ? a) It ensures transaction speed and efficiency. b) It ensures speed banking. c) It ensures payment to payee. d) available 24 X 7	1

19.	Which of the following is NOT a type of secured loan? a) Gold loan b) Insurance policy c) Term deposits d) Credit Card loans	1
20.	Unsecured loans are generally given for ___ months a) 10 months b) 12 months c) 60 months d) 72 months	1
21.	Which of the following is not considered as Principles of good lending? a) principle of Safety b) principle of Liquidity c) principle of security d) principle of Probability	1
22.	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
23.	Which of the following is not a feature of Negotiable instruments ? a) Instrument in writing b) Unconditional order / promise c) A Negotiable Instrument is necessarily drawn on a specific banker d) The promise or acceptance to pay is for payment of money and money only.	1
24.	The Bank which initiates ECS credit is known as ___ Bank a) Sponsor Bank b) Destination Bank c) Beneficiary Bank d) Reserve Bank	1
25.	What does NEFT stands for? a) National Economic Fund Transfer b) National Electron Fund Tenor c) National Electronic Fund Transfer d) National electric fund transport	1
26.	The following are the advantages of crossed cheque EXCEPT a) It can be collected only through a banker b) It provides protection to the owner of the cheque c) It is payable to the bearer d) It provides account to account fund transfer	1

SECTION C
(COMPETENCY BASED QUESTIONS)

Answer any 5 questions out of the given 7 questions

(1 x 5 = 5 marks)

27.	<p>Mr. Shyam bought some goods from Mr. Ram and wrote on a paper that 'Mr. Ram, I owe you a sum of Rs 1000/' and signed it under his name.</p> <p>Is this a :</p> <p>a) Promissory Note b) Acknowledgement of debt c) Conditional Promise d) Bill of exchange</p>	1
28.	<p>When the rate of interest applied to a loan remains constant or unchanged, during the term of loan, it is called?</p> <p>a) Fixed rate b) Floating rate c) Bank rate d) Repo rate</p>	
29.	<p>In olden days, the drawee bank used to send cheques to the drawer's bank to get it cleared. Now the drawee bank truncates the cheques and send it to the drawer's bank. What is 'truncated cheque' ?</p> <p>a) a cheque cut into 2 pieces b) a cheque in a trunk c) scan of the physical cheque d) Cheque which is tranquilized</p>	1
30.	<p>Mr. Verma is a businessman and has a current account in bank ABC. He is facing hardship in business because of COVID-19 restrictions and wants to ensure that bank won't have a cheque dishonored against insufficient balance, which would reflect his poor ability to pay.</p> <p>Which loan facility should he choose as a quick solution if he doesn't want to open a new loan account?</p> <p>a) Current account b) Overdraft c) Short-term loan d) Cash credit</p>	1
31.	<p>Mr. Shashi is a factory-owner and he pays wages to his workers within first 10 days of every month and himself receives payment of the business only after the 20th day of every month therefore, he is facing difficulty in paying wages.</p> <p>If he opens a new loan account, then which type of loan facility should he go for?</p> <p>a) Current account b) Overdraft c) Short-term loan d) Cash credit</p>	1

32.	Mr. A wants to send ₹5 Lakhs to his wife in a distant place. Which is the fastest mode of payment that he should choose? a) Demand Draft b) Cheque c) RTGS d) NEFT	1
33.	A buys some goods from F a foreigner and tells him that he doesn't have any cash on him so he will use some negotiable instrument to make the payment. Which instrument is the most reliable one? a) Promissory Note b) Demand Draft c) Cheque d) Bill of exchange	1