

# CBSE | DEPARTMENT OF SKILL EDUCATION

## BANKING & INSURANCE (SUBJECT CODE-411)

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

Max. Time Allowed: 01 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.	Introduction To Banking	10
2.	Deposit Accounts	9
3.	Utility services of Banking	8
TOTAL QUESTIONS		27 Questions
NO. OF QUESTIONS TO BE ANSWERED		20 Questions
TOTAL MARKS		1 x 20 = 20 MARKS

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### CLASS IX (SESSION 2021-2022) SAMPLE QUESTION PAPER FOR TERM -1

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.	What is the advantage of verbal communication? a) Easy preparation b) Communication cost c) Create misunderstanding d) Irrelevant information	1
2.	Oral communication is also known as: a) Impersonal Communication b) Verbal Communication c) Face to Face Communication d) Non-Verbal Communication	1
3.	Which of the following are types of motivation? a) Internal B) Intermediate C) External D) A And C Both	1
4.	The following are the characteristics of positive stress except: a) It improves performance b) It feels exciting c) It motivates d) It demotivates	1

5.	What is the full form of RAM? a) Random access memory b) Read access memory c) Read alternate memory d) Read alternative memory	1
6.	Name the input device: a) Computer Monitor b) Pointer c) Mouse d) Plotters	1

## SECTION B

Answer any 15 questions out of the given 20 questions

(1 x 15 = 15 marks)

7.	Which Banking Regulation Act is followed in India? a) Banking regulation Act 1935 b) Banking regulation Act 1945 c) Banking regulation Act 1949 d) Banking regulation Act 1948	1
8.	For the deposit purpose main relationship between banker and customer is? a) Creditor-bank, debtor-customer b) Creditor - customer, debtor Bank c) Servant - master d) Only a & b	1
9.	What is the relation between banker and customer when bank receive cheque for clearing? a) Collecting bank and holder b) Clearing member and principal c) Agent - principal d) Holder for value	1
10.	Banking company gets working license from-: a) Reserve Bank of India b) Finance minister office c) Central Government/ State Government /union territory d) Companies' registrar	1
11.	The name of Central Bank of India is: a) Reserve Bank of India b) Central Bank of India c) Punjab National Bank of India d) Canara bank	1

12.	Which of the following is a foreign bank? a) RBI b) SBI c) PNB d) HSBC	1
13.	Which of the following is a private sector bank? a) Canara Bank b) Bank of Baroda c) Punjab and Sind Bank d) Indusind Bank	1
14.	As a bank Customer, how many persons can be nominated through bank nomination facility? a) 1 b) 3 c) 2 d) 4	1
15.	What is the full-form of KYC? a) Know you are cadet b) Know your customer c) Know your client d) Know your correspondent	1
16.	What is the full form of F.D.R? a) Fixed deposit receipt b) Fixed deposit received c) Fixed deposit remaining d) fixed deposit return	1
17.	What is the cheapest product of loan from customer point of view? a) Home loan b) Credit card loan c) Personal loan d) Gold loan	1
18.	Which type of account allow multiple withdrawal without restriction? a) Saving account b) Current account c) Reoccurring deposit account d) Fixed deposit account	1
19.	What is the full form of E.C.S? a) Electronic clearing system b) Electronic clear solution c) Electronic clear subject d) Electric clearing solution	1

<b>20.</b>	At present the rate of interest in saving bank account in public sector banks is: a) 3% to 4 % b) 3% to 4.65% c) 2.75% to 3% d) 5% to 6%	<b>1</b>
<b>21.</b>	Which card is also known as ATM cum debit card? a) Credit card b) Debit card c) PAN card d) Aadhar card	<b>1</b>
<b>22.</b>	What is the full form of ATM? a) Automated teller machine b) Automatic teller machine c) All-time money d) Any time money	<b>1</b>
<b>23.</b>	Standing instructions can be used for the purpose of -: a) One-time payment b) Repeated payments at regular period c) Anytime payment d) Two-times payment	<b>1</b>
<b>24.</b>	When was the first ATM started in India? a) 1987 b) 1985 c) 1995 d) 2001	<b>1</b>
<b>25.</b>	What is the full form of EMI? a) Equated monthly installment b) Equitable monthly interest c) Equitable monthly service d) Equal money installment	<b>1</b>
<b>26.</b>	Write the expanded form of PIN a) Personal identification number b) Personal Identity Number c) Personal Insurance number d) Personal information number	<b>1</b>

**SECTION C**  
**(COMPETENCY BASED QUESTIONS)**

**Answer any 5 questions out of the given 7 questions**

**(1 x 5 = 5 marks)**

<b>27.</b>	A fixed deposit matured on January 12, 2011 but is not presented on due date. when the claim in respect of such deposit receipt will become time barred? a) being FDR, it will not become time barred. b) three years from due date. c) three years from date of demand if payment not received on demand. d) Law of limitations is not applicable on deposits.	<b>1</b>
<b>28.</b>	This type of account allows unlimited deposits / withdrawals a) Savings Account b) Current Account c) Recurring Deposit d) Term Deposit	<b>1</b>
<b>29.</b>	Which of the following is not primary function of bank? a) Collecting deposits b) Collecting cheque / draft c) Granting/accepting loans d) Selling gold and silver coins	<b>1</b>
<b>30.</b>	When a joint account is operated by any one of the holders independently, mode of operation of the account is? a) Jointly b) Either or survivor c) Former or survivor d) Latter or survivor	<b>1</b>
<b>31.</b>	Yash opened a new account with SBI. And got a debit, credit card along with other services, he was told that his number is linked with his credit card and debit card but it is not engraved on it. In case of failed ATM cum debit card transaction RBI has mandated banks to resolve customer complaints within ___ days a)1 b)2 c)7 d)15	<b>1</b>

<b>32.</b>	Mahi is getting pocket money of 2000 rupees every month. Out of that she wants to save some money every month for creating a lump sum amount to buy a pair of earrings for her mother's birthday. Her friend Sakhi told her about the type of account where she can deposit amount in installments for creating lump sum. Name of account is: a) Savings Account b) Current Account c) Recurring Deposit d) Term Deposit	<b>1</b>
<b>33.</b>	How many digits are in debit card number? a) 8 b) 12 c) 20 d) 16	<b>1</b>