

CBSE | DEPARTMENT OF SKILL EDUCATION

INSURANCE (SUBJECT CODE: 814)

CLASS XI (SESSION 2021-2022)
BLUE-PRINT FOR SAMPLE QUESTION PAPER FOR TERM -II

Max. Time Allowed: 1½ Hours (90 min)

Max. Marks: 30

PART A - EMPLOYABILITY SKILLS (05 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS - VSA (1 MARK EACH)	NO. OF QUESTIONS - SA (2 MARKS EACH)	NO. OF QUESTIONS - LA (4 MARKS EACH)	TOTAL NUMBER OF QUESTIONS
4	Entrepreneurial Skills-IV	2	1	-	3
5	Green Skills-IV	2	1	-	3
TOTAL QUESTIONS		4	2	-	06
NO. OF QUESTIONS TO BE ANSWERED		Any 3	Any 1	-	04
TOTAL MARKS		3 x 1 = 3 Marks	1 x 2 = 2 Marks	-	05 Marks

PART B - SUBJECT SPECIFIC SKILLS (25 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS - VSA (1 MARK EACH)	NO. OF QUESTIONS - SA - I (2 MARKS EACH)	NO. OF QUESTIONS - SA - II (3 MARKS EACH)	NO. OF QUESTIONS - LA (4 MARKS EACH)	TOTAL NUMBER OF QUESTIONS
2	Life Insurance	2	1	1	1	5
3	Annuities and Unit Linked Insurance Plan	3	2	1	1	7
4	Post Issue Matters	2	2	2	1	7
TOTAL QUESTIONS		07	05	04	03	19
NO. OF QUESTIONS TO BE ANSWERED		05	03	02	02	12
TOTAL		5 x 1 = 05	3 x 2 = 06	2 x 3 = 06	2 x 4 = 08	25
TOTAL MARKS		25 MARKS				

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CLASS XI (SESSION 2021-2022)
SAMPLE QUESTION PAPER FOR TERM - II

Max. Time Allowed: 1 ½ Hours (90 min)

Max. Marks: 30

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.
 - a) Questions numbers 1 to 4 are one mark questions. Attempt any three questions.
 - b) Questions numbers 05 and 06 are two marks questions. Attempt any one question.
4. Section B is of 17 marks and has 16 questions on Subject specific Skills.
 - a) Questions numbers 7 to 13 are one mark questions. Attempt any five questions.
 - b) Questions numbers 14 to 18 are two marks questions. Attempt any three questions.
 - c) Questions numbers 19 to 22 are three marks questions. Attempt any two questions.
5. Section C is of 08 marks and has 03 competency-based questions.
 - a) Questions numbers 23 to 25 are four marks questions. Attempt any two questions.
6. Do as per the instructions given in the respective sections.
7. Marks allotted are mentioned against each section/question.

SECTION A

(3 + 2 = 5 marks)

Answer any 03 questions out of the given 04 questions		1 x 3 = 3
Q.1	What is the meaning of business planning?	1
Q.2	Define the term attitude.	1
Q.3	Full form of NAPCC.	1
Q.4	Write one example of green project.	1
Answer any 01 question out of the given 02 questions		1 x 2 = 2
Q.5	Write the differences between manufacturing and trading business activities. (Any two)	2
Q.6	Write any two roles of private agencies in a green economy.	2

SECTION B**(5 + 6 + 6 = 17 marks)**

Answer any 05 questions out of the given 07 questions		1 x 5 = 5
Q.7	Who is Nominee?	1
Q.8	Define Annuity.	1
Q.9	Full form of ULIP.	1
Q.10	What is NAV?	1
Q.11	What do you understand by Surrender Value?	1
Q.12	Explain Policy Loan.	1
Q.13	What is Suicide Clause in Life Insurance?	1
Answer any 03 questions out of the given 05 questions		2 x 3 = 6
Q.14	How can Nomination be cancelled?	2
Q.15	What are the different types of annuities?	2
Q.16	Write two points of differentiation between ULIP and Traditional Insurance Policy.	2
Q.17	Define the term Grace Period.	2
Q.18	Short note on Death claims.	2
Answer any 02 questions out of the given 04 questions		3 x 2 = 6
Q.19	What are the essential components of Insurable interest?	3
Q.20	Enumerate the factors to be considered in selecting ULIP.	3
Q.21	Explain the manner in which Lapsed Policy may be revived.	3
Q.22	State any three essential features of Assignment.	3

**SECTION C
(COMPETENCY BASED QUESTIONS)**

(2 x 4 = 8 marks)

Answer any 02 questions out of the given 03 questions		
Q.23	A policy holder bought a policy in the name of his wife. Discuss with respect to the principles of Insurance if he can buy the policy in spouse name.	4
Q.24	A 33-year-old man had bought a term plan for 20 years for a sum assured of ₹ 10 lakh in 2002. Assume further that he paid 12 yearly premiums of ₹ 3637 (till and including 2013) and then the policy lapsed. As of 2016, there would be two unpaid premiums one each for 2014 and 2015. How will he revive his policy?	4

Q.25	A is of the opinion that traditional insurance policies are more stable option than ULIP and is a risk free investment. Discuss with respect to their features which is better option.	4
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