CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING & INSURANCE (SUBJECT CODE: 411)

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

Max. Time Allowed: 1 Hour (60 min) Max. Marks: 25

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-II	2	1	-	3
5	Green Skills-II	2	1	-	3
	TOTAL QUESTIONS	4	2	-	06
NO	ON 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 (20 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
3.	Utility services of a bank - Internet Banking (3.3) - Safe deposit lockers (3.4)	1	1	1	3
4.	Life insurance product	3	2	1	6
5.	General insurance	2	3	1	6
	TOTAL QUESTIONS	06	06	03	15
NO	O. OF QUESTIONS TO BE ANSWERED	04	04	02	10
	TOTAL	4 x 1= 04	4 x 2 = 08	2 x 4 = 08	20
	TOTAL MARKS	20 + 5 = 25 MARKS			

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

Max. Time Allowed: 1 Hour (60 min)

Marks: 25

General Instructions:

- 1. Please read the instructions carefully
- 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 5 and 6 are two marks questions. Attempt any one question.
- 4. Section B is of 12 marks and has 12 questions on Subject Specific Skills.
 - a) Questions numbers 7 to 12 are one mark questions. Attempt any four questions.
 - b) Questions numbers 13 to 18 are two marks questions. Attempt any four questions.
- 5. Section C is of 08 marks and has 03 competency-based questions.
 - a) Questions numbers 19 to 21 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)

Max.

Answei	any 3 questions out of the given 4 questions	1 x 3 = 3
Q.1	What is meant by entrepreneurship?	1
Q.2	State any one point in which an entrepreneur positively effects the Society.	1
Q.3	List any two ways in which we can use resources sensibly to conserve our environment.	1
Q.4	State any one point of positive significance of Green Economy on our society.	1
Answei	Answer any 1 question out of the given 2 questions. Each question is of 2 marks.	
Q.5	Explain briefly any two functions of an entrepreneur.	2
Q.6	What is meant by 'Sustainable Development'?	2

SECTION B

(4 + 8 = 12 marks)

Answer any 04 questions out of the given 06 questions		1 x 4 = 4
Q.7	What is the need for bank lockers?	1
Q.8	What is meant by nomination in 'Life Insurance'.	1
Q.9	What do you understand by the assignment of an insurance policy?	1
Q.10	List any two types of General Insurance Policy	1
Q.11	Define premium.	1
Q.12	What is meant by burglary?	1
Answe	r any 04 questions out of the given 06 questions	2 x 4 = 8
Q.13	Explain hull insurance under marine insurance?	2
Q.14	Briefly explain any two challenges faced by individual in using internet banking?	2
Q.15	Briefly explain any two advantages of having a Life Insurance Policy?	2
Q.16	What is the aim of buying ULIP plans?	2
Q.17	Explain 'Family Floater Health Insurance Policy'.	2
Q.18	State any two risks that are covered under general insurance.	2

SECTION C (COMPETENCY BASED QUESTIONS)

 $(2 \times 4 = 8 \text{ marks})$

Answer	any 02 questions out of the given 03 questions	4x2 = 8
Q.19	Mrs. X, who recently started a business of selling pickles, booked a stall at Trade Fair. For receiving and making payment online, she wishes to open a bank account, but is confused and afraid of internet banking frauds. Briefly explain any four ways she can use to safeguard herself.	4
Q.20	Mr. Y a cloth-shop owner, closes his shop after 8 pm. One day he closed the shop but forgot to turn off a cloth iron. Unfortunately, due to heating there was sparking and the whole shop was burnt. He suffered a great loss. A friend advised him that he should take insurance to secure his business from such accidental losses. Which insurance was his friend talking about? Also, explain the procedure of taking such insurance.	4
Q.21	Mr. and Mrs. ABC have three children, they wish to plan for their children's education, marriage, and other major expenses in due course of their lives. Also due to COVID situation they are worried in case of untimely death. Therefore, they wish to buy suitable polices to cover these expenses. Which type of insurance policies should they purchase? Explain.	4