

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING AND INSURANCE (SUBJECT CODE-411)

Blue-print for Sample Question Paper for Class IX (Session 2022-2023)

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 – I	1	1	2
2	Self-Management Skills – I	2	1	3
3	ICT Skills – I	1	1	2
4	Entrepreneurial Skills – I	1	1	2
5	Green Skills - I	1	1	2
TOTAL QUESTIONS		6	5	11
NO. OF QUESTIONS TO BE ANSWERED		Any 4	Any 3	07
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	Introduction to Banking	3	1	1	5
2	Deposit Accounts	6	2	1	9
3	Utility	6	1	1	8
4	Introduction to Insurance	6	1	1	8
5	Insurance Organization	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.	Body language includes _____ A. shouting B. writing a letter C. speaking D. eye-movement with facial expressions	1
ii.	A Bank manager exhibits self-management by his A. Writing B. Posters C. Deeds D. Advertisement	1
iii.	State the name of Keys in keyboard which are defined by special function in operating system or currently running program.	1
iv.	Realistic Belief and trust of an individual in one's own judgment and worthiness is called _____. A. Behavior B. Grooming C. Self-confidence D. Self-motivation	1
v.	Banking business is an example of A. merchandising business B. manufacturing business C. Service business D. Trading business	1
vi.	Which is the main/major cause of ecological imbalance in India?	1

Q. 2	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	When was Reserve Bank of India established?	1
ii.	The _____ is the apex Bank for all agriculture financing by all other banks in the country. A. RBI B. NABARD C. RRB D. SBI	1
iii.	Transfer of funds is _____ function of the bank.	1
iv.	An instruction by the customer to the Bank to pay a specified amount of money on specified dates to a specific payee is known as a A. one time instruction B. recurring instructions C. standing instructions D. implied instructions	1
v.	State the maximum period for which a recurring bank account is open for	1
vi.	Banks pay interest on money deposited in _____ account. A. Saving B. Current	1

	C. Overdraft D. Cash credit	
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Q. 3	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	Which of the following provides the necessary control mechanism to help the firm in discovering irregularities such as unauthorized bank withdrawals? A. TDS B. BRS C. Trial Balance D. Balance Sheet	1
ii.	Who mandates the updation of KYC requirement in bank?	1
iii.	A businessman cash book has all the following features except A. all receipts are entered B. it never shows credit balance in cash column C. it shows credit balance in cash column D. it serves the function of journal ledger	1
iv.	Credit card gives the holder an option to borrow funds usually _____ A. at point of sale B. in the end of sale C. in the market D. after the sale	1
v.	Due to implementation of _____ bank customer can access their account at any branch of the bank	1
vi.	Standing instructions are known as _____ A. Banker's order B. Customer's order C. Manager's order D. Garnishee's order	1

Q. 4	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	Debit card acts as replacement for _____ A. Hard currency B. Online currency C. Online fund D. Revolving credit	1
ii.	Which job post in bank is replaced by ATM?	1
iii.	Standing instructions are eco-friendly as they help in reducing paper and time for _____ A. Repeated transactions B. ATM transactions C. Payment of cheque D. Loan	1
iv.	Which element of risk is insured in life insurance policy?	1
v.	Different types of general insurance are except Which of the following is not a type of General insurance? A. Fire insurance B. Vehicle insurance C. Marine insurance D. Life insurance	1

vi.	The section of insurance policy which generally summarizes the terms of contract between parties is _____ A. Definition B. Terms of policy C. Exclusion D. Endorsement	1
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Q. 5	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	In insurance policies _____ have an overriding effect over the the standard condition . A. Endowment B. Exclusions C. Endorsement D. Term	1
ii.	Name the insurance policy in which premium is required to be paid throughout the life of the insured person.	1
iii.	The Insurer provides the coverage for the potential financial loss for a fee or a consideration which is called the _____ A. Premium B. Indemnity C. Claim D. Amount	1
iv.	State the name of authority in insurance sector which regulates and supervises it.	1
v.	A company has to obtain a separate license for each line of insurance business except _____. A. life insurance B. social insurance C. non-life insurance D. Reinsurance business	1
vi.	Among the life insurersis the sole public sector insurance company A. GICI B. DICGC C. LIC D. OICL	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	Why is written communication preferred in banks?	2
Q. 7	Explain any two self-management skills.	2
Q. 8	What is meant by operating system? Name any two types of operating systems.	2
Q. 9	Explain any two types of business in our community based on size.	2
Q. 10	How does a green economy help human development?	2

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

Q. 11	Briefly explain any two general utility services rendered by commercial banks.	2
Q. 12	State two features of having joint account in case of partnership. State any two features of joint account in relation to partnership firm.	2
Q. 13	What are the advantages of a passbook?	2
Q. 14	Write a short note on Insurance.	2
Q. 15	Explain any two specific functions of IRDA.	2
Q. 16	Differentiate between credit card and debit card any two points.	2

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

Q. 17	Explain briefly the functions of RBI.	4
Q. 18	Bank pays interest to a customer deducting Tax at the rate of 10% and remit it to the income tax department if it is more than 10000 in a year. Mr A opened five saving accounts in SBI branch to escape this tax liability. Explain what steps the government has taken to curb such types of activities ?	4
Q. 19	Mrs A visited an ATM to withdraw cash. She used her card and followed all the instructions but no cash was dispensed nor did she receive any of the cash but a message from the bank about the deduction of the money, from the savings account she filed a complaint regarding the ATM transaction failure. Mention how the Bank manages such customer complaints for ATM transactions.	4
Q. 20	Enumerate the difference between life insurance and general insurance.	4
Q. 21	What is privatization of insurance? Write a short note on the present structure of the Indian Insurance business?	4