

**Banking & Insurance**  
**Class XII**

## **BANKING (785)**

### **THEORY**

**Time: 3 Hours**

**Marks: 60**

- 1. Ancillary Services of Banks** **10**
  - Safe custody of valuables.
  - Lockers.
  - Remittances – RTGS/NEFT/Drafts.
  - Fee based services- Issuing Guarantees and letters of credit.
  - Selling Third Party Products- Insurance and Mutual fund units.
  - Credit Cards, Debit Cards.
  - Brokerage and Demit Services.
  
- 2. Innovations in Banking Technology** **10**
  - Bank Computerization.
  - Core Banking.
  - Online Banking.
  - Mobile Banking.
  - Internet Banking.
  - ATMs.
  
- 3. Organization of a Bank Branch** **10**
  - Bank Branch Set up, Strong Room.
  - Front Office, Back Office.
  - Security Arrangements in Bank.
  - Clearing Houses.
  
- 4. Basics of Business Mathematics** **10**
  - Calculation of simple interest and Compound Interest.
  - Calculations of interest on fixed rate and Floating rate.
  - Calculation of EMIs.
  - Calculations of interest on Savings Accounts.
  - Calculations of date of maturity of bills of exchange.
  
- 5. Reserve Bank of India Regulations on Banks** **10**
  - Cash Reserve Ratio.
  - Statutory Liquidity Ratio.
  - Bank Rate.
  - Repo Rate.
  - Reverse Repo Rate.
  - Base Rate.

- 6. Performa of Final Accounts of Banking Companies** **10**
- Profit & Loss Account and Balance Sheet.

**PRACTICAL**

**Time: 2 Hours**

**Marks: 40**

- 1. Visit any nearest Bank branches which is nearer to your residence.**
  - (a) Collect details of different modes of transferring funds from one person to another. Collect samples documents forms for each of such modes of transfer. **10**
  - (b) Tabulate the advantages and disadvantages of each mode of the payment system. **10**
- 2. Download the Balance Sheets of a Public Sector Bank and a Private Sector Bank as on 31st March of the current year from their websites.**
  - (a) Compare the composition of their Deposits - Percentage of demand deposits to the total deposits, and percentage of Time Deposits to the total deposits, cost of deposits in % in both the banks and comment which bank is better managed from profit point of view. **10**
  - (b) Composition of their loans, total interest earned on loans and comment on the profitability of the banks.
- 3. Viva** **10**