

**BANKING (785)**  
**Sample Question Paper**  
**ClassXII - 2018-19**

**Time: 3Hours**

**Max. Marks:60**

**General Instructions:**

1. Question paper is divided into two sections: Section-A and Section- B.
2. **Section–A:**
  - i. Multiple choice question/Fill in the blanks/Direct Questions of 1 mark each. Answer any 10 questions out of the given 12 questions.
  - ii. Very Short Answer of 2 marks each. Answer any 5 questions from the given 7 questions.
  - iii. Short Answer of 3 marks each. Answer any 5 questions from the given 7 questions.
3. **Section–B:** Long /Essay type questions of 5 marks each. Answer any 5 questions from the given 7 questions.
4. All questions of a particular section must be attempted in the correct order.
5. Please check that this question paper contains 33 questions out of which 25 questions are to be attempted.
6. The maximum time allowed is 3 hrs.

**SECTION –A**

**Answer any 10 questions out of the given 12 questions:**

1. What is the full form of WAP. (1)
2. State the purpose of Fiscal Policy. (1)
3. In the absence of RBI branch in a particular city, which Bank acts as the clearinghouse? (1)
4. Who is vested with the power to exercise control over Banks in India? (1)
5. \_\_\_\_\_ is what the Bank does. (1)
6. Provisions are made for NPA accounts as per instructions from (1)
  - a) BIS
  - b) RBI
  - c) Govt. of India
  - d) Board of the Bank
7. Upward movement in prices per annum, this term is known as \_\_\_\_\_. (1)
8. What is the full form of CORE. (1)
9. \_\_\_\_\_ office faces the client. (1)

10. What is internet banking? (1)
11. On which date are the final accounts of banks in India prepared? (1)
12. MIBOR stands for \_\_\_\_\_ (1)

**Very Short Questions: (2 marks each).**

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

13.	List any four functions of RBI.	(2)
14.	What is a difference between Reverse Repo Rate and Repo Rate?	(2)
15.	Write any two security measures taken for ATM's Security.	(2)
16.	Explain any two features of demand draft?	(2)
17.	Vishal invested Rs. 30,000 for 3 years @ 10% p.a. compounded annually. Find the total amount and interest received by Vishal.	(2)
18.	What do you mean by the term "Mutual Fund"? What benefit does bank derive by selling them?	(2)
19.	How Central Bank is a Controller of credit?	(2)

**Short Questions: (3 marks each).**

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

20. What do you mean by Standard assets and how is it different from Loss asset? (3)
21. Explain any three types of bank Guarantee. (3)
22. Write a note on (a) Maturity date (b) Front and back end interest. (3)
23. What is EMI? Explain its formula used for calculations. (3)
24. How many days are added as days of grace while calculating the due date of a bill? Find the due date for the following bills: (3)
- i) Bill drawn on 1<sup>st</sup> January, 2015 payable one month after the date.
- ii) Bill drawn on 29<sup>th</sup> December, 2015 payable two months after the date.
25. What precautions should be taken by the customers for prevention of fraud and for the protection of their accounts while doing online banking? (3)
26. What is meant by clearing house? What are its functions? (3)

## SECTION -B

**Long/Essay type questions (5 marks each).**

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

27. Explain the factors which determine the interest rate? **(5)**
28. Explain the role of Branch Manager? **(5)**
29. Distinguish between Debit card and Credit card. **(5)**
30. (a) List the securities features available in E-Banking. **(5)**  
(b) What do you mean by term "Phishing"?
31. Explain the qualitative tools of Monetary Policy? **(5)**
32. What is mobile banking? What is the importance of mobile banking for banks? **(5)**
33. Make a format of Banks Balance sheet. **(5)**