

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. State the full form WAP. (1)
2. State the purpose of Fiscal Policy (1)
3. In absence of RBI branch in a particular city, which Bank acts as the clearing house? (1)
4. Who is vested with the power to exercise control over Banks in India? (1)
5. _____ is what the Banks owes. (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 in per annum terms is known as _____ (1)
8. State 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. State the meaning of word Mutual Fund .What benefit does bank derives by selling them? (2)
19. How central bank is controller of credit? (2)

Short Questions: (3marks 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 Gurrantee? (3)
22. Write a note on (a) Maturity date (b) Front and backend interest. (3)
23. What is EMI? State 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 1st January,2015 payable one month after the date.
 ii) Bill drawn on 29th 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 word Phishing?
31. Explain the qualitative tools of monetary policy? (5)
32. What is the meaning of word mobile banking? What is the importance of mobile banking for banks? (5)
33. Make a format of Banks Balance sheet (5)