

CBSE – DEPARTMENT OF SKILL EDUCATION

BANKING (SUBJECT CODE-811)

Sample Question Paper

Class XII (Session 2019–2020)

Time: 3 Hours

Max. Marks: 60

General Instructions:

1. *This Question Paper consists of two parts viz. Part A: Employability Skills and Part B: Subject Skills.*
2. **Part A: Employability Skills (10 Marks)**
 - i. *Answer any 4 questions out of the given 6 questions of 1 mark each.*
 - ii. *Answer any 3 questions out of the given 5 questions of 2 marks each.*
3. **Part B: Subject Skills (40 Marks):**
 - i. *Answer any 10 questions out of the given 12 questions of 1 mark each.*
 - ii. *Answer any 5 questions from the given 7 questions of 2 marks each.*
 - iii. *Answer any 5 questions from the given 7 questions of 3 marks each.*
 - iv. *Answer any 3 questions from the given 5 questions of 5 marks each.*
4. ***This question paper contains 42 questions out of which 30 questions are to be answered.***
5. *All questions of a particular part/section must be attempted in the correct order.*
6. *The maximum time allowed is 3 hrs.*

PART A: EMPLOYABILITY SKILLS (10 MARKS)

Answer any 4 questions out of the given 6 questions of 1 mark each:

1.	Choose the correct example of Oral Communication. a) Reports b) Newspaper c) Face to Face interaction d) Notes	(1)
2.	_____ is defined as the drive required to engage in goal oriented behavior.	(1)
3.	State the command to select the entire worksheet.	(1)
4.	What are the three R's of environment?	(1)
5.	List any two sources of motivation for a banker.	(1)
6.	An _____ determines what business activity an entrepreneur would take up to make financial gains.	(1)

Answer any 3 questions out of the given 5 questions of 2 marks each:

7.	State two points of difference between hearing and listening.	(2)
8.	List any two points of importance of self motivation.	(2)
9.	How can we reduce greenhouse gas emission by making some changes in our daily activities?	(2)
10.	Briefly explain any two components of calc screen?	(2)
11.	What values does a successful entrepreneur have? Write any two values, with examples.?	(2)

PART B: SUBJECT SKILLS (50 MARKS)

Answer any 10 questions out of the given 12 questions:

12.	In case of floating rate loan, Borrower will benefit if the _____ a) Interest rate remains constant b) Interest rate in the future is higher c) Interest rate in the future is lower d) Interest rate has no bearing	(1)
13.	Upward movement in prices in per annum terms is known as _____.	(1)
14.	Officers holding keys to the Drill door of the vault are called vault _____.	(1)
15.	_____ office carries out the transaction processing for the Bank.	(1)
16.	In absence of RBI branch in a particular city, which Bank acts as the clearing house a) SBI b) HDFC Bank c) Dena Bank d) Canara Bank	(1)
17.	Minimum interest rate of a Bank below which it cannot lend, except in cases allowed by RBI is known as? a) Bank Rate b) Prime Lending Rate c) Repo Rate d) Base Rate	(1)

18.	Currently, which bank has the highest ATMs network? a) ICICI Bank b) SBI Bank c) HDFC Bank d) Central Bank	(1)
19.	CBS helps in customer convenience through _____ and _____ Banking.	(1)
20.	CORE stands for _____ _____ _____ environment.	(1)
21.	In India, Bank balance Sheet form format is decided by a) World Bank b) Bank for International Settlement (BIS) c) RBI d) Indian Companies Act	(1)
22.	Banks prepare audited P&L and Balance sheet a) Quarterly b) Semi Annually c) Yearly d) monthly	(1)
23.	In case of Balanced Balance sheet, the total of Liability should be _____ to Asset side.	(1)

Answer any 5 questions out of the given 7 questions of 2 marks each:

24.	Briefly explain the need of having nomination facility for locker hirers?	(2)
25.	State the services provided by depository system.	(2)
26.	What will be the due date for payment of a bill payable three months after date if it is drawn and accepted on 1 st jan.2017?	(2)
27.	Vishal invested Rs. 50,000 for 3 years @10% p.a. compounded annually. Find the total amount and interest received by Vishal.	(2)
28.	What is the impact of increase / decrease SLR rate by RBI?	(2)
29.	What is the need for segregation of the different areas of the Bank?	(2)
30.	What are the goals of monetary policy?	(2)

Answer any 5 questions out of the given 7 questions of 3 marks each:

31.	State the difference between Bank Guarantee and letter of credit.	(3)
32.	Explain any three factors which determine the interest rate?	(3)
33.	Briefly explain the drawbacks of charging interest as per Floating rate?	(3)
34.	List any three functions of Back office.	(3)
35.	What are the contingent liabilities of a bank? Give names of such liabilities.	(3)
36.	Explain Phishing, skimming and spoofing?	(3)
37.	State any three precautions to be taken while doing Internet Bank.	(3)

Answer any 3 questions out of the given 5 questions of 5 marks each:

38.	State the meaning of term Brokerage Services. Why bank act as dealers for such services? List the instruments in which bank deals.	(5)
39.	What is ATM? What purpose does it serve? State any three uses of ATM.(1+2+2)	(5)
40.	Explain the need for adopting security measures for the protection of Bank property. State any three such measures.	(5)
41.	What are the tools used by RBI to control inflation?	(5)
42.	Give Performa of the Balance Sheet of the Bank?	(5)