

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING (SUBJECT CODE - 811)

Blue-print for Sample Question Paper for Class XII (Session 2020-2021)

Max. Time: 3 Hours

Max. Marks: 60

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-IV	1	1	2
2	Self-Management Skills-IV	2	1	3
3	Information and Communication Technology Skills-IV	1	1	2
4	Entrepreneurial Skills-IV	1	1	2
5	Green Skills-IV	1	1	2
TOTAL QUESTIONS		6	5	11
NO. OF QUESTIONS TO BE ANSWERED		Any 4	Any 3	
TOTAL MARKS		1 x 4 = 4	2 x 3 = 6	10 MARKS

PART B - SUBJECT SPECIFIC SKILLS (50 MARKS):

UNIT NO.	NAME OF THE UNIT	OBJECTIVE TYPE QUESTIONS	SHORT ANS. TYPE QUES.- I	SHORT ANS. TYPE QUES.- II	DESCRIPTIVE/ LONG ANS. TYPE QUESTIONS	TOTAL QUESTIONS
		1 MARK EACH	2 MARKS EACH	3 MARKS EACH	4 MARKS EACH	
I	Ancillary services of banks	7	2	-	1	10
II	Innovations in banking technology	5	1	1	-	7
III	Organization of a bank branch	6	-	1	1	8
IV	Basic of business mathematics	5	1	1	1	8
V	Reserve bank of India regulation on our banks	6	1	-	1	8
VI	Performa of final accounts of banking companies	3	-	-	1	4
TOTAL QUESTIONS		32	5	3	5	45
NO. OF QUESTIONS TO BE ANSWERED		26	Any 3	Any 2	Any 3	34
TOTAL MARKS		1 x 26 = 26	2 x 3 = 6	3 x 2 = 6	4 x 3 = 12	50 MARKS

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Max. Time: 3 Hours

Max. Marks: 60

General Instructions:

1. Please read the instructions carefully.
2. This Question Paper consists of **24 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 (6 + 18 =) 24 questions, a candidate has to answer (6 + 11 =) 17 questions in the allotted (maximum) time of 3 hours.**
5. All questions of a particular section must be attempted in the correct order.
6. **SECTION A - OBJECTIVE TYPE QUESTIONS (30 MARKS):**
 - i. This section has 06 questions.
 - ii. There is no negative marking.
 - iii. Do as per the instructions given.
 - iv. Marks allotted are mentioned against each question/part.
7. **SECTION B – SUBJECTIVE TYPE QUESTIONS (30 MARKS):**
 - i. This section contains 18 questions.
 - ii. A candidate has to do 11 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.	Mention a source of motivation and inspiration for the workers and management in banking sector.	1
ii.	Mention any two role of green jobs in water conservation for banks and financial institutions.	1
iii.	Name the software which can be used by the bank manager to present his records to the higher authorities.	1
iv.	Banker should develop _____ Skills in order to express effectively with maximum efficiency.	1
v.	Body language of any employees in bank is _____ type of communication.	1
vi.	_____ are the individual pages of a presentation.	1

Q. 2	Answer any 5 out of the given 7 questions (1 x 5 = 5 marks)	
i.	Which is the safest cheque from the receiver point of view? a) Account Payee cheque b) Bearer Cheque c) Crossed Cheque d) Demand Draft	1
ii.	What is maximum limit for an NEFT transfer per transaction? a) No Limit b) 1 lakh c) 2 lakhs d) 3 lakhs	1
iii.	Which is the fastest mode of payment? a) Credit card b) RTGS c) NEFT d) Cheque	1
iv.	Letter of Credit (LC) is irrevocable _____ provided by the Bank, it safe guards the interest of both importer and exporter during international trade.	1
v.	ATM stands for a) Any Time Money b) Automated Teller Machine c) Automobile Trending Machine d) None of the above	1
vi.	Which part of the Bank is known as the revenue generator? a) Front Office b) Middle Office c) Back Office d) None of the above	1
vii.	In absence of RBI branch in a particular city, which Bank acts as the clearing house? a) PNB b) ICICI Bank c) SBI d) Canara Bank	1

Q. 3	Answer any 6 out of the given 7 questions (1 x 6 = 6 marks)	
i.	IFSC code has _____ no. of characters.	1
ii.	Full form of MICR is _____.	1
iii.	In case of funded credit facility, the money moves out of the Bank when _____.	1
iv.	Officers holding keys to the Drill door of the vault are called vault _____.	1
v.	When a fixed deposit matures, Bank credits _____ to the account. a) Interest only b) Principal only c) Neither Principal nor Interest d) Principal plus Interest	1
vi.	Loan given by the Bank is shown as _____. a) Income b) Expense c) Liability d) Asset	1
vii.	Balance sheet is also known as _____ statement. a) Income b) Expense c) Financial Position d) Creative	1

Q. 4	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	Full form of SMS is _____.	1
ii.	CBS helps in customer convenience through _____ and _____ Banking.	1
iii.	_____ office manages the risks for the Bank.	1
iv.	A _____ is a secure space where Money, Valuables, Records and Documents are stored.	1
v.	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
vi.	In case of overdraft account, interest is charged only on the _____ balance.	1

Q. 5	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	What is the full form of OTP?	1
ii.	What is the expanded form of DSA?	1
iii.	AML stands for _____.	1
iv.	the date on which the payment of the bill is due is called due date and it is calculated by adding _____ to the period of bill called days of grace.	1
v.	_____ is the minimum interest rate of a Bank below which it cannot lend, except in cases allowed by RBI.	1
vi.	The basic function of a bank is to accept _____ and give out loans.	1

Q. 6	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	Write the expanded form of IDBI.	1
ii.	Which of the following is safer for RBI when lending to Banks? a) Loan Transaction b) Loan against collateral c) Repo /Reverse Repo transaction d) Cash / Stock Lending & Borrowing	1
iii.	The standard rate at which RBI is prepared to buy or rediscount bills of exchange or other eligible commercial paper from other Banks: a) Bank Rate b) Prime Lending Rate c) Repo Rate d) Base Rate	1
iv.	Buying and selling of eligible securities by _____ bank in the money market is known as open market operations.	1
v.	In a bank's accounting, all transactions "debit or credit" are documented by _____.	1
vi.	Bills for Collection appears on both the sides of the _____.	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. 7	Communication skills help the bank employees to improve the customer satisfaction. Do you agree with the statement? Give reason.	2
Q. 8	Why self- motivation is important for banking sector? Give two reasons.	2
Q. 9	Define presentation. How can a bank cashier/probationary officer present his records in front of higher authorities?	2
Q. 10	How recycling materials helps the banking industry to grow economically? Explain.	2
Q. 11	How listening skills may help the bank employees as well as organization?	2

Answer any 3 out of the given 5 questions in 20 – 30 words each (2 x 3 = 6 marks)

Q. 12	State any two disadvantages of selling third party products by the banks.	2
Q. 13	"Banks have various channels to transfer money from one person to another". What are the different ways to transfer money electronically from one person to another? Explain any one in brief	2
Q. 14	Write any two features of proving loan by bank at fixed rate of interest.	2
Q. 15	State any two objectives of SLR.	2
Q. 16	Explain Phishing as one of the online banking risks.	2

Answer any 2 out of the given 3 questions in 30– 50 words each (3 x 2 = 6 marks)

Q. 17	Why Core Banking Solution is needed? (Any three points brief explanation required)	3
Q. 18	State any three functions performed by the banks other than accepting deposits and lending money which are fruitful to their customers.	3
Q. 19	There is 60% increase in an amount in 6 years at simple interest. What will be the compound interest of RS 12,000 after 3 years at the same rate? Show working clearly. a) RS 2160 b) RS 3120 c) RS 3972 d) None of these	3

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

Q. 20	Write any four points of differences between Banker's Cheque and Demand Draft.	4
Q. 21	"Back offices provide many administrative and support services to the front office of a bank". What are the functions performed by the back offices in a bank? (Any four)	4
Q. 22	Name any four and explain any two factors affecting market rates of interest.	4
Q. 23	Explain in brief: a) Bank Rate b) Repo Rate	4
Q. 24	What are the different kind of assets generally a bank can indicate in its Balance sheet? Name them.	4