

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING (SUBJECT CODE-811)

CLASS XII (SESSION 2021-2022)

BLUE-PRINT FOR SAMPLE QUESTION PAPER FOR TERM -1

Max. Time Allowed: 90 Minutes (1½ Hrs.)

Max. Marks: 30

PART A - EMPLOYABILITY SKILLS (05 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS (1 MARK EACH)
1	Communication Skills-IV	2
2	Self-Management Skills-IV	2
3	Information and Communication Technology Skills-IV	2
TOTAL QUESTIONS		6 Questions
NO. OF QUESTIONS TO BE ANSWERED		Any 5 Questions
TOTAL MARKS		1 x 5 = 5 marks

PART B - SUBJECT SPECIFIC SKILLS (25 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS (1 MARK EACH)
1	Ancillary Services of Banks	14
2	Innovations in Banking Technology	10
3	Organization of a Bank Branch <ul style="list-style-type: none">• Bank Branch Set up, Strong Room• Front Office, Back Office.	8
TOTAL QUESTIONS		32 Questions
NO. OF QUESTIONS TO BE ANSWERED		25 Questions
TOTAL MARKS		1 x 25 = 25 MARKS

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SAMPLE QUESTION PAPER FOR TERM -1

Max. Time Allowed : 90 Minutes (1½ Hrs.)

Max. Marks: 30

General Instructions:

1. Please read the instructions carefully
2. This Question Paper is divided into 03 sections, viz., Section A, Section B and Section C.
3. Section A is of 05 marks and has 06 questions on Employability Skills.
4. Section B is of 20 marks and has 25 questions on Subject specific Skills.
5. Section C is of 05 marks and has 07 competency-based questions.
6. Do as per the instructions given in the respective sections.
7. Marks allotted are mentioned against each section/question.
8. All questions must be attempted in the correct order

SECTION A

Answer any 5 questions out of the given 6 questions on Employability Skills

(1 x 5 = 5 marks)

1.	Smile on bank employees face is _____ type of communication. a) Verbal Communication b) Non Verbal Communication c) Written d) Oral	1
2.	In India, _____ is the way to greet without touching the customer. a) Hello b) Smiling c) Namaste d) Waving hands	1
3.	The taking of responsibility for one's own behavior and well-being is known as _____. a) Self-responsibility b) Accountability c) Self-Motivation d) Self-management	1
4.	The sales person is expected to meet the _____ standards for appearance and behavior a) Bureaucratic b) Personal c) Authoritative d) Organizational	1
5.	The short cut command to paste a text is _____. a) Ctrl+ V b) Ctrl+ C c) Ctrl+ P d) Ctrl+ A	1

6.	_____ are the individual pages of a presentation. a) Templates b) Thumbprints c) Slides d) Sheets	1
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SECTION B

Answer any 20 questions out of the given 25 questions

(1 x 20 = 20 marks)

7.	The document containing the guarantee of a bank to honor drafts drawn on it by an exporter is a) Letter of Hypothecation b) Letter of credit c) Bill of Lading d) Bill of exchange	1
8.	In case of ECS Credit, there is ___ debit and ___ credit. a) Multiple, one b) Two, multiple c) Multiple, two d) One, multiple	1
9.	Assertion: Commission or income earned on selling other companies products is emerging as a new source of revenue for many banks. Reason: Banks just earns commission by selling the insurance policies. a) Assertion is correct but reason is wrong b) Both assertion and reason is correct c) Both assertion and reason are wrong d) Assertion is wrong but reason is correct	1
10.	A company purchases a machine on credit basis with terms of payment being 6 equal instalments. This is an example of which type of guarantee a) Bid bond guarantee b) Payment Guarantee c) Deferred Payment Guarantee d) Advance payment Guarantee	1
11.	A Bank Guarantee is _____ credit facility. a) Fund b) Non- fund c) Commission d) Non Fee based	1
12.	Banks charges ___ for the issuance of Demand Draft. a) Fee b) Interest c) Commission d) Brokerage	1
13.	If there are wrong signatures on the Bank Draft, the _____ is liable. a) Customer b) Receiving party c) Bank d) Person issuing the draft	1

14.	When a customer gives a sealed box to the bank for safe keeping, the customer became the _____, and the bank becomes the _____. a) Lesser, Lessee b) Pledger, Pledgee c) Bailor, Bailee d) Debtor, creditor	1
15.	The bank will, in no way, be responsible / liable for the contents kept in the locker by the hirer as a) the banks do know what is kept in the lockers b) the keys are kept with customers c) bank and customer holds bailor & bailee relationship d) the banks do not know what is kept in the lockers	1
16.	Why are pay-in-slips used in Banks? a) To deposit cash or cheques into the Bank account of the account holder b) To withdraw cash or cheques into the Bank account of the account hold c) To deposit content in your locker d) To withdraw fixed deposit amount	1
17.	Bank has implemented _____ for online payments for purchases as precaution while doing online banking. a) OPT b) OIC c) OTP d) OEP	1
18.	Which among the following is the security issue related to mobile banking? a) Location-aware applications are considered to be invasion of privacy b) Increasing number of fraudulent websites c) Fake emails purporting to be sent from banks d) Use of Trojan Horse programs to capture user ids and password	1
19.	_____ is one of the most commonly used forms of cyber-attack. a) Phishing b) Fishing c) Spoofing d) Skimming	1
20.	_____ is not a paper based ways of transferring money? a) Cheques b) Pay order c) ECS Credit d) Withdrawal slip	1
21.	Assertion: The customer is no more the customer a particular branch. Reason: CBS is networking of branches, which enables customers to operate their accounts from a branch on CBS network. a) Assertion is correct but reason is wrong b) Both assertion and reason is correct c) Both assertion and reason are wrong d) Assertion is wrong but reason is correct	1

22.	<p>In case a transaction fails at an ATM and the account is also debited, the customer should lodge a complaint with the card issuing bank at the earliest. As per the RBI instructions banks have been mandated to resolve customer complaints by re-crediting the customer's account within _____ from the date of complaint.</p> <ul style="list-style-type: none"> a) 7 working days b) 15 working days c) 21 working days d) 1 Month 	1
23.	<p>Choose the correct order of SMS payment process</p> <ol style="list-style-type: none"> 1. The cost of the purchase is added to the monthly phone bill 2. The provider clears the transaction between the purchaser and the vendor. 3. With the SMS payment system purchasers send a text message to pay for an item or service. 4. This text message is sent to mobile payment providers. <ul style="list-style-type: none"> a) 4,3,2,1 b) 1,2,3,4 c) 3,4,2,1 d) 2,4,1,3 	1
24.	<p>Front office is responsible to take care of following functions except</p> <ul style="list-style-type: none"> a) Sign up new customers for the bank. b) Customer interaction and order booking c) Focus on risk management and policies d) Multitude of channel of interaction 	1
25.	<p>RTGS as well as NEFT uses</p> <ul style="list-style-type: none"> a) UTR Number b) MICR c) IFSC d) DNS 	1
26.	<p>Bank Operations is segregated into ___ areas.</p> <ul style="list-style-type: none"> a) Two b) Three c) Four d) Five 	1
27.	<p>The Branch Manager (BM) is not directly involved in matters of the front office customer service</p> <p>As he is not interested in this concern</p> <ul style="list-style-type: none"> a) Unless there is some issue which is beyond the level of the front line staff. b) As he is not concerned in this matter c) Unless he is directed by higher authorities 	1
28.	<p>Which office of the Bank is known as the SWEAT shop?</p> <ul style="list-style-type: none"> a) Front Office b) Middle Office c) Back Office d) Central office 	1

29.	The Branch Manager of bank is responsible to perform functions except a) Conduct periodical meetings of all staff members b) To ensure that the ambience in the branch premises is very pleasant c) Loan proposals beyond his sanctioning powers d) He may arrange for 'mass contact' programs	1
30.	Officers holding keys to the Drill door of the vault are called vault _____. a) Operator b) Custodian c) Guard d) Manager	1
31.	In _____, RBI relaxed its policy for opening of new bank branches. a) Sept,2012 b) Oct,2012 c) Sept,2013 d) Oct,2013	1

SECTION C
(COMPETENCY BASED QUESTIONS)

Answer any 5 questions out of the given 7 questions

(1 x 5 = 5 marks)

32.	Ramesh visits his bank to transfer ₹50000 electronically into his wife's account. At the bank he fills up the RTGS form and presents it along with the necessary cash to the bank employee at the counter for immediate action. But to his surprise, the bank employee informs him that in case, he cannot avail RTGS facility. But there is an alternative electronic bank transfer method available to him. Bank official also enquired about the urgency of transferring money to his wife's account and suggested some paper based transfer of fund to other account. Why do you think the bank refused to transfer funds on behalf of Ramesh through RTGS facility? a) Banking hours were closed b) He was not eligible to avail the required facility c) ₹50000 is less amount to transfer d) Minimum balance to transfer is ₹ 100000	1
33.	Rahul is a professional working in a software development company located at Hyderabad. He has a saving bank account with the SBI bank but he has not opted for e-banking but his mobile number is registered with his bank account. His family members are residing in Delhi. Rahul's father asked him to send ₹ 10,000 at the earliest. His father has a saving bank account with PNB. what mode is available to him to transfer money at such a quick notice. a) ECS b) E-banking c) ATM d) NEFT	1
34.	In banking, IFSC code stands for _____. a) International Format System Code b) Indian Function System Code c) International Forex System Code d) Indian Financial System Code	1

35.	Bank Lockers are not used for keeping _____ a) Property Deeds b) Cash c) Jewelry d) stock certificates	1
36.	_____ is the government official online money transfer App from savings bank account? a) Paytm b) PhonePe c) BHIM d) Google pay	1
37.	A cheque becomes stale after expiry of how many months from the date of the cheque? a) 3 months b) 6 months c) 9 months d) 12 months	1
38.	Which of the following services is not available through mobile banking? a) Mini-statements and checking of account history b) Alerts on account activity or passing of set thresholds c) Withdrawal of cash d) Monitoring of term deposits	1