#### MARKING SCHEME CLASS – XII OFFICE PROCEDURES & PRACTICES (604) THEORY

## Time: 3 Hours

### Marks: 60

## **SECTION – A**

Q.No./	EXPECTED VALUE POINTS	DISTRIBUTION	TOTAL	REFERENCE
Question	EXTECTED VALUETOINTS	OF MARKS	MARKS	FROM UNIT
1. Who ensures that the				
company complies with	(b) Company Secretary			
all relevant statutory				
and regulatory	(One mark for correct answer)	1	1	1
requirements?				
(a) Trade Secretary				
(b) Company Secretary				
(c) Private Secretary				
(d) Secretary to an				
Association				
2. Setting targets and				
deadlines helps in	(a) Time			
r				
Management.	( One mark for correct answer)	1	1	1
(a) Time				
(b) Stress				
(c) Conflict				
(d) Change				
3. All the physical mail				
received in an	(b) date stamped			
organization is usually				
to	( One mark for correct answer)	1	1	2
authenticate receiving				
of the same in the				
organization.				
(a) sorted				
(b) date stamped				
(c) handed over				
(d) none of the above				
4. To facilitate physical				
delivery of mail,	(d) PIN			
is unique 6		1	1	
digit number in which	( One mark for correct answer)	1	1	2
the First digit denotes				
the Circle and next two				
digits denote area and				
remaining digits denote				
post office.				
(a) PAN				
(b) NAP				
(c) NIP				

(d) PIN				
5. Name the process of				
arranging and storing	(c) Filing			
records in neat, orderly				
and efficient manner so	(One mark for correct answer)	1	1	3
that they can be located				
easily and quickly				
when they are required.				
(a) Indexing				
(b) Mailing				
(c) Filing				
(d) Recording				
6. Under which system				
of Classification, the	(a) Casaranhiasi			
,	(c) Geographical			
files are grouped on	(One mark for correct answer)	1	1	3
country, states, towns	(One mark for correct answer)			_
or district basis,				
according to the area of				
operation?				
(a) Numerical				
(b) Alphabetical				
(c) Geographical				
(d) None of the above				
7. It is duty of the				
Private Secretary to	(a) after			
draft and type minutes		1	1	4
in proper format	( One mark for correct answer)	1	1	7
the meeting.				
(a) after				
(b) during				
(c) before				
(d) none of the above				
8. A is an				
additional clause or	(d) rider			
sentence added to a		1	1	4
resolution after it has	( One mark for correct answer)	1	1	4
been passed.				
(a) standing order				
(b) proxy				
(c) teller				
(d) rider				
9. A is				
a travel document	(b) Passport			
issued by a country's		1	1	5
govt. that certifies the	( One mark for correct answer)	1	1	5
identity and nationality				
of its holder for the				
purpose of international				
travel.				

(a) Itinerary				
(b) Passport				
(c) Visa				
(d) None of the above				
10. Tour Claim Form is				
filled-in by the	(c) actual			
•	(c) actual			
Secretary which	(One mark for correct answer)	1	1	5
contains the	(One mark for correct answer)	1	1	5
expenses incurred by				
the executive while				
performing journey and				
draw/return the balance				
amount.				
(a) proposed				
(b) approximate				
(c) actual				
(d) None of the above				
11. Acheque				
	(a) haarar			
can be negotiated or	(c) bearer			
passed to another	(One mark for correct answer)	1	1	6
person by mere		1	1	0
delivery.				
(a) post dated				
(b) order				
(c) bearer				
(d) pay order				
12. The full form of				
NEFT is	(a) National Electronic Fund			
	Transfer			
(a) National Electronic		1	1	6
Fund Transfer	(One mark for correct answer)			
(b) National Electric				
Funds Transfer				
(c) National Electronic				
Financial Transfer				
(d) none of the above				
13.Define the term	A Secretary has to be responsible			
"Private Secretary".	person to whom an executive can			
	delegate his/her routine duties,	2	2	1
	entrust confidential matters with	2	2	1
	full confidence to act on his/her			
	behalf whenever necessary.			
14. What is Card	Card Indexing consists of a			
Indexing?	number of cards of a standard			
	size, each concerned with one			
	item of index. The heading is	2	2	3
	written on the top edge of the			
	card and the remaining space is			
	used to indicate the place where			
	the corresponding record is kept.			

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	The lower portion of a card also			
	carries certain essential			
	information.			
15. Enlist any four	For overseas travel, a Private			
important documents	Secretary has to arrange –			
which a Private	Passport	054	0	~
Secretary has to arrange	• Visa	0.5x4	2	5
while making overseas	• Health documents			
travel arrangements.	• Travel Insurance Policy			
	<ul> <li>Valid currency</li> </ul>			
	<ul><li>Itinerary</li></ul>			
	(any four documents, half mark for			
	each)			
16. "Travel Agencies	Travel agents offer advice on			
<u> </u>	planning itineraries,			
help their clients to				
make the best possible	transportation, hotel	1x2	2	5
travel arrangements."	accommodations, car rentals,	1112	-	J
In view of the	tours etc. for their clients. Travel			
statement, write any	agents are also expected to be			
two functions of a	able to advise travellers about			
Travel Agent.	their destinations, such as the			
	weather conditions, local			
	ordinances and customs,			
	attractions, and exhibitions. For			
	those travelling internationally,			
	the agents also provide			
	information on customs duty			
	regulations, required documents			
	(passports, visas, and certificates			
	of vaccination), travel advisories,			
	and currency exchange rates. In			
	the event of changes in itinerary			
	in the middle of a trip, travel			
	agents intervene on the traveller's			
	behalf to make alternate booking			
	arrangements etc.			
	(any two functions, one mark for each function)			
17. Write full form of				
	(a) One Time Password			
the following abbreviations:	(b) Personal Identification			
		1x2	2	2 & 6
(a) OTP	Number or Postal Index			
(b) PIN	Number			
	(one mark for each answer)			
18. What is a "Crossed	A crossed cheque is a cheque that			
Cheque"?	has been marked to specify an			
	instruction about the way it is to	2	2	6
	be redeemed. A common	2	2	6
	instruction is to specify that it			

				1
	must be deposited directly into an			
	account with a bank and not			
	immediately en-cashed by a bank			
	over the counter. Crossed cheque			
	means drawing two parallel lines			
	on the upper left hand corner of			
	the cheque and writing the words			
	'A/c Payee'.			
19. Indicate the two	Facilities provided by banks			
facilities provided by	regarding opening of account by			
banks regarding	NRIs to deposit their earnings-			
opening of account by	• NRE ACCOUNT (Non-	1x2	2	6
NRIs to deposit their	Resident External			
earnings.	Account)			
	An NRE account can be opened			
	by any person who is residing			
	outside India. NRIs (Non-			
	Resident Indians) having NRE			
	account in India are permitted to hold and maintain foreign			
	e			
	currency earnings in Indian			
	rupees. Moreover the interest			
	earned is not taxable in India.			
	NRO ACCOUNT (Non-			
	Resident Ordinary			
	Rupee Account)			
	An NRO account is a savings or			
	current account held in India that			
	helps NRIs manage income			
	earned in India such as rent,			
	dividends, or pension from			
	abroad. The account holder can			
	deposit and manage accumulated			
	rupee funds conveniently through			
	an NRO account.			
	FCNR Account (Foreign			
	Currency Non Resident			
	Account)			
	FCNR Deposit is a			
	Fixed Deposit Foreign			
	Currency account and not a			
	savings account. Deposits in			
	this account can be made in any			
	of the major currencies like US			
	Dollar, UK Pound, Canadian			
	Dollar, Deutsche Mark, Japanese			
	Yen and Euro.			
	(any two. One mark for each)			
20. Mention any three	Routine duties of a Private			
routine duties of a	Secretary are:			

Durante C (	:\T-1 1' ( (' 1	12	2	1
Private Secretary.	i)Take dictation and	1x3	3	1
	transcribe the same on			
	computer.			
	ii)Tabulate data, make simple			
	calculations etc.			
	iii)Do correspondence with			
	other organizations on the			
	instructions of the executive.			
	iv)Take initiative for briefing			
	the information to the			
	executive.			
	v)Handle inward and outward			
	physical mail/e mail.			
	vi)Maintain records			
	vii)Operate office machines			
	and ensure their maintenance.			
	viii)Maintain appointment			
	diary, memory aids, etc.			
	ix) Locate information from			
	various sources including			
	internet.			
	(any three duties. One mark			
	for each)			
21. Write the utility of	Mail Accounting Software helps			
5				
Mail Accounting	to manage postage expenses. The			
Software.	software helps in collecting,	3	3	2
	maintaining and reporting mail	5	5	2
	accounting data. It also helps in			
	tracking and better controlling			
	business mail expenses.			
22. "Record	Record Management is an			
Management is an	important activity in every office			
important activity in	as:			
-		1x3	3	3
every office." Discuss.				
	memory unit of an			
	organization and hence			
	provide history of any			
	business.			
	2. Records constitute the			
	database for the			
	Managerial Information			
	System. Here, they			
	provide necessary			
	information for future			
	planning and policy			
	formulation of a business.			
	3. Important decisions for			
	the smooth functioning of			
	a business originate from			
	records.			
	4. Records provide the basis			
	T. Records provide the basis			

	for compliance of legal
	and statutory
	requirements.
	5. Status of the business, i.e.,
	financial health, societal
	status, comparison with
	competitors, etc. can be
	ascertained with the help
	of business records in the
	form of various statements
	and reports.
	6. Records help in handling
	customers and
	correspondence carefully
	to maintain the goodwill
	of an organization.
	(any three points. One mark for
	each)
23. Enumerate the	Secretarial duties before a
various secretarial	meeting:
duties before a meeting.	1. ascertain the date, time
g.	and place i.e. when and $1x^3$ 3 4
	where the meeting is to be
	held in consultation with
	the executive and take
	steps to make preparations
	accordingly e.g. booking
	of the
	committee/conference
	room, hotel etc.
	2. draft the notice and
	6 6
	approved.
	3. get adequate number of
	copies of the notice,
	agenda and reports etc., if
	any required to be sent
	along with the notice and
	send the same to all the
	members who have a right
	to attend the meeting.
	4. check in advance all
	logistics viz. air-
	conditioning system,
	blowers etc. in the
	meeting room and to
	arrange for public address
	system, OHP/LCD/Screen
	and other equipment that
	may be required and to
	see that sufficient number
	7

		1		
	of chairs are made			
	available in the meeting			
	room keeping in view the			
	number of invitees.			
	5. book in advance necessary			
	orders for refreshment and			
	lunch.			
	6. keep ready (i) the items of			
	stationery such as writing			
	paper, pen, pencil, (ii)			
	spare copies of agenda,			
	(iii) minutes of the			
	previous meeting, (iv) the			
	papers, reports, statements			
	and other documents			
	likely to be required at the			
	time of the meeting			
	including letters of			
	apology received from the			
	members unable to attend			
	the meeting etc.			
	(any three duties. One mark for			
	each)			
24. What points would	The following points must be			
you keep in mind while	kept in mind while preparing an			
preparing an itinerary	itinerary for your executive's	1x3	3	5
for your executive's	official tour:	IND	5	5
official tour?	1. The time and place of			
	departure and arrival			
	2. The mode of travel			
	preferred 3. Sequence of visits			
	1			
	4. Hotel Accommodation			
	5. Conveyance between hotels and railway			
	5			
	station/airports 6. Appointments and			
	meetings of the executive			
	(any three points. One mark for			
	each)			
25. How a Saving Bank	Saving Bank Account			
Account is different	It is an account opened by a			
from Current Account?	person who wishes to save some			
	part of his income for meeting the	1.5x2	3	6
	unforeseen expenses and also			
	future needs. It is also a source of			
	income on the savings made by			
	him. This account provides a			
	nominal rate of interest and a			
	person can deposit as many times			
	in a day. All the entries of			
	· -		-	

	1			
	deposits made and withdrawn are			
	entered in a small book called			
	Pass Book. The specified rate of			
	interest given by the bank on the			
	amount deposited in the saving			
	bank account keep varying.			
	Current Account			
	It is a running account for a			
	businessman with minimum			
	number of restrictions. One can			
	make any number of deposits and			
	withdrawals in a single day. A			
	bank grants overdraft facility in			
	this account.			
	(1.5 marks for each explanation)			
26. Discuss the various	· · · · · · · · · · · · · · · · · · ·			
	Common types of cheques which			
types of cheques which	can be drawn on any bank-			
can be drawn on any	• Bearer Cheque: This	1x3	3	6
bank.	cheque is payable by the	172	5	0
	drawee bank over the			
	counter to the Bearer or			
	presenter of the cheque. A			
	bearer cheque can be			
	negotiated or passed to			
	another person by mere			
	delivery.			
	•			
	• Order Cheque: When the			
	word "bearer" on the			
	cheque is cancelled, it			
	becomes an order cheque.			
	Such a cheque is paid to			
	the person specified			
	therein as payee. The			
	payee can be anyone else			
	too, to whom the cheque			
	is endorsed.			
	• Open Cheque:			
	An open cheque is			
	a cheque that is not			
	crossed on the left corner			
	and payable at the counter			
	of the drawee bank on			
	presentation of			
	the cheque. An open			
	cheque may be bearer or			
	order cheque.			
	-			
	Crossed Cheque:			
	A crossed cheque is			
	a cheque that has been			
	marked to specify an			

instruction a	bout the way
it is to be	redeemed. A
common ins	struction is to
specify that	it must be
deposited di	rectly into an
account with	h a bank and
not immedia	tely encashed
	k over the
2	ossed cheque
	awing two
	s on the upper
-	orner of the
	writing the
-	Payee'. The
	tage of this
	that if the
1	st, nobody can
-	ment. In case
	use, it can be
-	d in whose
-	
	it is advisable
to cross	the cheque
always.	
(any three types. 1 m	nark for each)

# **SECTION – B**

Q.No./	EXPECTED VALUE POINTS	DISTRIBUTION	TOTAL	REFERENCE EPOM LINIT
Q.No./ Question 27. Reema is working as a Private Secretary in an MNC. In order to be successful in her day to day work, what personal qualities she is required to possess?	In order to be successful in day to day work, Reema is required to possess- • Adaptability If Private Secretary has got the quality of adaptability, adjustment under all the situations in office becomes easy and less straining. It is important that a private secretary should be adaptable to all kinds of people, situations and problems. A secretary should inculcate the habit of adjusting with	DISTRIBUTION OF MARKS	TOTAL MARKS	REFERENCE FROM UNIT
	different types of persons/situations.			
	• <b>Cooperative Attitude</b> In an organization,			
	cooperativeness means assisting every member with a			

including exercising self- control at times of extra pressure. It is teamwork that counts in an organization. A secretary should cooperate with every member of the organization, from the highest to the lowest in rank. • Courtesy A secretary should show proper consideration for all members of the organization as well as to outside callers. Courtesy may be shown in greeting each member and visitor pleasantly, offering a seat, etc. and with use of words such as 'Please' or 'Thank you', whenever required. • Loyalty To be loyal means faithful to the employer and always helpful to him/her. A secretary should be dedicated to the job and do assigned work honestly and sincerely. • Punctuality Punctuality means available to the executive for work at the desired time and also to finish the assigned job at the proper ine. One must not be a 'Late Statrer' or 'Early Stopper'. • Tactfulness Tact enables one to act in a particular fashion under particular fashion under particular fashion the a right and positive manner. • Pleasing Voice A secretary should have a low bu confident, well-controlled	 	 	
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A secretary should have a low but confident, well-controlled			
but confident, well-controlled			
	-		
and pleasing voice. A			
pleasant, clear voice is	pleasant, clear voice is		

	attractive and land while			1
	attractive and loud while			
	demanding voice is			
	unattractive.			
	Personality and Poise			
	Personality is usually linked			
	to what you are, what you do			
	and how you do it. It is not			
	important what kind of			
	features you have, but rather			
	the expression on those			
	features.			
	Poise is getting along with			
	people well without superior			
	or inferior feeling. It comes			
	from knowing one's abilities			
	as well as limitations.			
	Good Interpersonal			
	Skills			
	Interpersonal skills are			
	the skills which help a person			
	to interact with others			
	properly. In an organizational			
	setting, it is the ability to get			
	along well with other			
	members; whether senior or			
	junior.			
	(any five points. 1 mark for			
	each)			
28. "E Mail has given	E-mail has given rise to concept			
rise to concept of	of Paperless Office because of the			
Paperless Office."	following advantages:			
Comment on the				
	• Speedy delivery	2+1.5+1.5	5	2
statement discussing	• Economy			
various advantages of	• Security			
e-mail. Also write any	• Feasibility of sending bulk			
three problems which	mail			
may be associated with	• Possibility of use of			
handling of e-mail.	pictures, demonstrations			
	etc.			
	• Automated record			
	management			
	The problems which may be			
	associated with e-mail include			
	_			
	• threat of virus			
	<ul> <li>hacking of mail</li> </ul>			
	<ul> <li>crowded in-box</li> </ul>			
	etc.			
	(2 marks for any four			
	advantages, 1.5 marks for any			
	auvantagos, 1.5 marks for any			1

	three problems and 1.5 marks			
	for overall explanation)			
29. What do you	Chronological Classification of			
understand by	Filing means arranging all records			
Chronological	and files in date order. Here, files			
Classification of Filing?	are maintained in order of time,			
Also discuss its	i.e., according to the year, month	2+1.5+1.5	5	3
advantages and	and date. The most recent (current			
disadvantages.	date) papers are kept at the top of			
	the file and the older papers are			
	kept at the back.			
	Advantages of Chronological			
	Method of Classification:			
	i. It is simple to			
	understand and			
	operate.			
	ii. Retrieval of			
	records is easy if			
	dates are known			
	and also good for			
	overall			
	classification i.e. if			
	correspondence to			
	be maintained of			
	different years.			
	Disadvantages of Chronological			
	Method of Classification			
	i. This method is			
	useful only for			
	small business			
	types.			
	ii. May not be			
	suitable at times as			
	incoming letters			
	and their outgoing			
	replies to be kept			
	separately if both			
	belong to different			
	dates.			
	iii. Difficult to trace a			
	record if dates are			
	not known.			
	(2 marks for explanation on			
	Chronological Method of			
	Classification, 1.5 marks for any			
	two advantages, 1.5 marks for			
	any two disadvantages)			
30. Describe the	Essentials of a good filing system			
essentials of a good	are:			
filing system.	1. <b>Compactness</b> – Filing			
	system should be compact			
L	system should be compact		L	12

	<ul> <li>which means that it should not take unnecessary space.</li> <li>2. Economical – Filing system should be economical in terms of time, space, money and operation which means that the cost of installation of filing equipment should be as low as possible.</li> <li>3. Flexibility – Filing system should be flexible so that it can be expanded or contracted in case of need.</li> <li>4. Easy location – The record should be placed at that place where it should be easily located when</li> </ul>	1x5	5	3
	<ul> <li>required for reference without any delay.</li> <li>5. Safety – Filing system should be such that proper safety of records is ensured from dust, water, fire, theft, insects, etc.</li> <li>(1 mark for each point)</li> </ul>			
31. Explain the requisites of a valid meeting.	(1 mark for each point)Requisites of a valid meeting:a) Notice of a MeetingNotice of a meeting meansadvance information or intimationof a meeting so that the personreceiving it gets an opportunity toprepare himself/herself for it. Thenotice of a meeting shouldcontain the day, date, time andvenue of the meeting. It mustalso indicate the purpose andnature of the meeting. Issuingnotice to all the members who aresupposed to attend the meeting ismandatory and obligatory. Thenotice must be served in themanner prescribed as per the rulesor constitution of the organizationor body concerned. Notice shouldalways be in writing.b) Agenda of a MeetingIt is a practice to send an agendaalong with the notice to the	3+2	5	4

 1	I	
members who have to attend the		
meeting. An agenda is a		
programme of the items of the		
business to be discussed at a		
meeting in the order in which		
they are to be taken.		
The purpose of agenda is to let all		
the members of the committee or		
organization give adequate		
information so as to enable them,		
prior to the meeting, ponder over		
the items of business to be		
discussed.		
c) Quorum of a Meeting		
The word "quorum" is defined as		
the minimum number of members		
who must be present at a meeting		
as required by the constitution or		
rules. No important decisions can		
be taken or business transacted in		
a meeting without a proper		
quorum. A meeting is not		
properly constituted if the quorum		
is not present and any business		
transacted at such a meeting will		
be invalid. The main purpose of		
having a quorum is to prevent a		
small minority from taking		
decisions which may be		
unacceptable to the majority of		
the members.		
d) Chairperson of a Meeting		
In the context of a meeting,		
Chairperson is the person who		
presides over a meeting.		
The person in charge of a meeting		
or organization is referred to as		
the Chair, or		
sometimes the Chairperson.		
e) Motions and Resolutions		
-A motion is a proposal put		
before a meeting for its		
consideration and decision. The		
business of a meeting is		
transacted through motions.		
-A resolution is defined as the		
formal decision of the meeting on		
any proposal put before it. A		
resolution if adopted and recorded		
in the minutes becomes the		
official decision of the meeting.		
orneral decision of the meeting.		

	6 Adianamant of a Masting			
	f) Adjournment of a Meeting			
	It means suspending the			
	proceedings of the meeting either			
	for a particular time or			
	indefinitely. Subject to the			
	articles, rules or constitution of an			
	organization, the Chairperson,			
	with the consent of members of			
	the meeting, may adjourn it in			
	order to postpone further			
	discussion. If it is carried, the			
	meeting is adjourned to the			
	agreed date or indefinitely.			
	(3 marks for any three points and			
	2 marks for overall explanation)			
32. Write a note on	It is very simple to book an air	5	5	5
"Air Ticket	ticket online. First you have to	_		-
Reservation."	select whether it is a one way trip			
10001 (41011)	or round trip. Then select the			
	travelling dates – for one way trip			
	select the starting date and for			
	-			
	round trip select the return date			
	too. Then you have to select the			
	source and destination cities. You			
	can scroll down through all major			
	cities and towns in India. Once			
	the source and destination is			
	selected then you have to specify			
	number of passengers including			
	children and infants. After giving			
	all these details, click on search			
	and it will display all available			
	flights from different airlines on			
	the particular date.			
	After selecting your convenient			
	flight, click on Book button to go			
	to the billing page. In the billing			
	page, you have to enter your			
	personal details including email			
	id and phone number. It will take			
	you to the payment page for			
	selecting a payment option. Most			
	airlines accept two types of			
	payment - one is through a credit			
	or debit card and next is via a net			
	banking account.			
	Select your payment method and			
	fill the necessary details. Once			
	this step is completed, you will			
	get a confirmation page and one			
	email in your specified email id			
	eman in your specified chian lu			14

	within few seconds.			
33. Explain the various	'General utility services' provi	ded		
'general utility	• •	heir 1x5	5	6
services' provided by	customers/clients are:	non		
banks to their		ank		
customers/clients.	provide locker facility			
	1	The		
		can		
	keep their valuables, s			
		ver		
	ornaments, impor			
		and		
	debentures etc. in th			
	lockers for safe custody			
	b) Credit Cards: A cr			
	card is a payment of			
	issued to user as a syst			
	of payment. It allows			
	cardholder to pay			
	goods and services ba			
	on the promise to pay			
	them.			
	c) <b>Debit Cards:</b> A debit of	ard		
	is a plastic payment of	ard		
	that provides the c	ard		
	holder electronic acces	s to		
	his/her bank account	at		
	the financial institutior	n. It		
	is a card that dedu	icts		
	money directly from	a		
	consumer's checking			
	account to pay for	a		
	purchase. Debit cards			
	eliminate the need to ca			
	cash to make purchases			
	d) Letter of Credit A le			
	of credit is a guaran			
	letter from a bank ther	-		
	guaranteeing that	the		
	buyer's payment	to		
	the seller will	be		
	received on time and			
	the correct amount.	In		
	case of non-payment,			
	bank will be required			
	cover the full or remain	-		
	amount of the purchase			
	e) Collection of Statistics			
	Banks collect statis			
	giving impor			17

information relating to	
trade, commerce,	
industries, money and	
banking. They also	
publish valuable journals	
and bulletins containing	
articles on economic and	
financial matters.	
f) Acting Referee	
Banks may act as referees	
with respect to the	
financial standing,	
business reputation and	
respectability of	
customers.	
g) Underwriting Securities	
Banks underwrite the	
shares and debentures	
issued by the Government,	
public or private	
companies.	
h) Gift Cards	
Banks issue gift cards of	
various denominations to	
be used on auspicious	
occasions.	
i) Merchant Banking	
Some commercial banks	
have opened merchant	
banking divisions to	
provide merchant banking	
services.	
j) Automated Teller	
Machine (ATM) : It is	
installed by almost all the	
banks to facilitate the	
customers to withdraw	
money at any time as per their	
convenience on all the days of	
the year.	
k) Electronic Clearing	
System (E.C.S.) : This	
system helps to credit the	
funds faster. Under this	
system, the account holder	
can make payment to	
other parties having their	
account in the same banks	
without issuing any proper	
instrument.	
(any five services. One mark for	
	18
	10

each point)			
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