

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING (SUBJECT CODE-811)

CLASS XI (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-III	2
2	Self-Management Skills-III	2
3	Information and Communication Technology Skills-III	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	Introduction	12
2	Banker & Customer	13
3	Employment of Bank Funds <ul style="list-style-type: none">• Liquid Assets – Cash in Hand, Cash with RBI & Cash with other Banks.• Investment in securities• Advances – Secured and Unsecured.• Loans.	7
TOTAL QUESTIONS		32 Questions
NO. OF QUESTIONS TO BE ANSWERED		25 Questions
TOTAL MARKS		1 x 25 = 25 MARKS

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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.	Which of the following method is used to receive information from the sender? a) Listening b) Speaking c) Telling d) Writing	1
2.	Choose the correct example of oral communication. a) Reports b) Newspapers c) Face-to-face interaction d) Notes	1
3.	What makes you complete your work or studies without others cheering you? a) Self-confidence b) Communication c) Self-motivation d) Self-esteem	1

4.	_____ refers to the things people do to keep themselves neat and presentable. a) Appearance b) Grooming c) Disrobe. d) Strip.	1
5.	What is the advantage of using a header or a footer in a word processor document? a) Useful in inserting table b) Useful in making the text bold c) Useful in designing d) Useful in providing quick information	1
6.	State the command to print the text in document. a) Control+V b) Control+P c) Control+A d) Control+C	1

SECTION B

Answer any 20 questions out of the given 25 questions

(1 x 20 = 20 marks)

7.	When a joint account is operated by any one of the holder independently, mode of operation of the account is a) Jointly b) Either or Survivor c) Former or Survivor d) Latter or Survivor	1
8.	In commercial banking, who takes the risk while giving the loan? a) Depositor b) Borrower c) Commercial Bank d) Central Bank	1
9.	In banking, IFSC stands for_____ a) International Format System Code b) Indian Function System Code c) International Forex System Code d) Indian Financial System Code	1
10.	In the general form of partnership, liabilities of partners are: a) Limited b) Unlimited c) Limited to the business capital d) Limited to the profit -sharing ratio	1
11.	Banks generally don't pay interest on money deposited in _____.	1

	<ul style="list-style-type: none"> a) Savings account b) Current account c) Fixed deposit account d) Overdraft Account 	
12.	<p>_____ is the person who will get the balance in the account in case of death of the single account holder.</p> <ul style="list-style-type: none"> a) Licensee b) Bailee c) Nominee d) Pledgee 	1
13.	<p>_____ are NOT a part of the scheduled banking structure in India.</p> <ul style="list-style-type: none"> a) Money lenders b) Public sector banks c) Private sector banks d) Regional rural banks 	1
14.	<p>The "in-principle" license is valid for _____ within which the entities must fulfill the requirements.</p> <ul style="list-style-type: none"> a) 16 months b) 17 months c) 18months d) 19 months 	1
15.	<p>On 1 July 1955, _____ became the State Bank of India.</p> <ul style="list-style-type: none"> a) Citibank b) The Imperial Bank of India c) Bank of India d) Saurashtra Bank 	1
16.	<p>Name the term which is used for a type of saving deposit account in which amount of deposit in excess of particular limit gets automatically transferred into fixed deposit.</p> <ul style="list-style-type: none"> a) Fixed Deposit Account b) Savings Account c) Multiple Option Deposit Account d) Recurring Deposit Account 	1
17.	<p>The relationship between a bank and a customer cease on the following conditions except</p> <ul style="list-style-type: none"> a) The death, insolvency, lunacy of the customer b) The customer closing the account i.e. Voluntary termination c) When customer deposits money with a bank d) Liquidation of the company 	1
18.	<p>Assertion: Under Indian Contract Act, a contract with a lunatic is void</p>	1

	<p>Reason: The lunatic being of unsound mind is not competent to comprehend the meaning of a contract.</p> <p>a) Assertion is correct but reason is wrong b) Both assertion and reason are correct c) Both assertion and reason are wrong d) Assertion is wrong but reason is correct</p>	
19.	<p>The functions of a commercial bank include except</p> <p>a) Acceptance of deposits to individuals b) Acceptance of deposits from state government c) Locker facility to account holders d) Granting of loan to public</p>	1
20.	<p>When a deposit of money is received by the banker, the banker becomes the</p> <p>a) Debtor b) Creditor c) Receiver d) Customer</p>	1
21.	<p>Minor's account can be opened in the guardianship of ____</p> <p>a) Guardian b) Mother c) Father d) Natural parents</p>	1
22.	<p>The principal balance at the end of the life of an installment-loan will be ____.</p> <p>a) Amount taken as loan b) Balance left after second last drawing c) Zero balance d) Balance interest Amount</p>	1
23.	<p>Assertion: Unsecured loan is a loan that is granted on the basis of borrower's creditworthiness. Reason: Borrowers must have high credit ratings.</p> <p>a) Assertion is correct but reason is wrong b) Both assertion and reason are wrong c) Assertion is wrong but reason is correct d) Both assertion and reason are correct</p>	1
24.	<p>The ____ market is a market for short-term financial assets that are close substitutes of money.</p> <p>a) Trade b) Money c) Securities d) Commercial</p>	1
25.	<p>Banking Services provided to a common man is known as ____.</p>	1

	<ul style="list-style-type: none"> a) Wholesale Banking b) Retail Banking c) Investment Banking d) Commercial Banking 	
26.	<p>Which of the following is NOT a function of commercial bank?</p> <ul style="list-style-type: none"> a) Providing Project Finance, Settling of payments on behalf of the customers b) Deciding policy rates like CRR, SLR and Repo rate c) Issuing credit / debit / ATM cards d) Transferring funds through electronic mode 	1
27.	<p>The banker's duty is to ask clients withdrawing money to verify their identity_____</p> <ul style="list-style-type: none"> a) to improves its profit margin. b) to make the process easy. c) to prevent fraudulent activity d) to prepare accounts and loans 	1
28.	<p>Scheduled Commercial Banks are required to maintain with RBI, an average cash balance that is called _____.</p> <ul style="list-style-type: none"> a) SLR b) CRR c) LOC d) CRM 	1
29.	<p>Which of the following is a role typically not performed by the Reserve Bank?</p> <ul style="list-style-type: none"> a) Setting the official short-term interest rate b) framing tax policies c) Controlling Money Supply d) Acting as banker to the government 	1
30.	<p>A/An _____ person means a person who can't sign his name.</p> <ul style="list-style-type: none"> a) Literate b) Graduate c) Illiterate d) Post Graduate 	1
31.	<p>What is the relationship of the Bank hiring out with the safe deposit locker?</p> <ul style="list-style-type: none"> a) Debtor b) Creditor c) Agent d) Lessor 	1

SECTION C
(COMPETENCY BASED QUESTIONS)

Answer any 5 questions out of the given 7 questions

(1 x 5 = 5 marks)

32.	<p>Shubham is a businessman who deals in buying and selling computer parts . Shubham deals with lot of customers daily and receives money from them as his transactions are mostly on cash basis. He also deals with different suppliers and has to make frequent payments to them. As it becomes difficult from him to manage cash daily, his friend Rahul advised him to open a bank account in ABC Bank.Name the type of account which will be opened by Shubham in ABC Bank.</p> <p>a) Savings account b) Fixed deposit account c) Current account d) Demat Account</p>	1
33.	<p>Yash doesn't want to carry cash with him to his home which is 250 km away so he uses a bank facility to become stress free. Name the facility of bank mentioned in this case.</p> <p>a) Transferring fund through RTGS b) Acceptance of deposit by bank c) Discounting on bills of exchange. d) Issuance of credit card</p>	1
34.	<p>A borrower defaults on a secured loan of Rs. 25,000. The underlying security is worth Rs. 40,000. Which of the following is true?</p> <p>a) Bank can retain Rs. 25,000. b) Balance Rs. 15,000 has to be paid to the borrower c) Bank cannot sell the underlying security because its value is higher than loan amount. d) Bank can retain the entire sale proceeds of Rs. 40,000</p>	1
35.	<p>Which loan will be recommended to the customer who requires loan for short term and has no collateral ?</p> <p>a) Car Loan b) Home Loan c) Personal Loan d) Education Loan</p>	1
36.	<p>The authority to issue currency notes rests with:</p> <p>a) Bank of India b) State Bank of India c) Central Bank of India d) Reserve Bank of India</p>	1
37.	<p>'IndusInd Bank' comes under which category of banks</p>	1

	<ul style="list-style-type: none"> a) Public Sector Banks b) Private Sector Banks c) Cooperative Banks d) Regional Rural Banks 	
38.	<p>_____ impression is taken on the account opening form and specimen signature card in the presence of an authorized bank official in case of an illiterate person.</p> <ul style="list-style-type: none"> a) Left Thumb b) Right Thumb c) Ring Finger d) Index Finger 	1