

# CBSE | DEPARTMENT OF SKILL EDUCATION

## BANKING (SUBJECT CODE: 811)

### CLASS XI (SESSION 2021-2022) BLUE-PRINT FOR SAMPLE QUESTION PAPER FOR TERM -II

Max. Time Allowed: 1½ Hours (90 min)

Max. Marks: 30

#### PART A - EMPLOYABILITY SKILLS (05 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS - VSA (1 MARK EACH)	NO. OF QUESTIONS - SA (2 MARKS EACH)	NO. OF QUESTIONS - LA (4 MARKS EACH)	TOTAL NUMBER OF QUESTIONS
4	Entrepreneurial Skills-IV	2	1	-	3
5	Green Skills-IV	2	1	-	3
<b>TOTAL QUESTIONS</b>		<b>4</b>	<b>2</b>	<b>-</b>	<b>06</b>
<b>NO. OF QUESTIONS TO BE ANSWERED</b>		<b>Any 3</b>	<b>Any 1</b>	<b>-</b>	<b>04</b>
<b>TOTAL MARKS</b>		<b>3 x 1 = 3 Marks</b>	<b>1 x 2 = 2 Marks</b>	<b>-</b>	<b>05 Marks</b>

#### PART B - SUBJECT SPECIFIC SKILLS (25 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTION S - VSA (1 MARK EACH)	NO. OF QUESTION S – SA - I (2 MARKS EACH)	NO. OF QUESTION S – SA - II (3 MARKS EACH)	NO. OF QUESTION S - LA (4 MARKS EACH)	TOTAL NUMBER OF QUESTION S
3	Employment of Bank Funds <ul style="list-style-type: none"><li>• Cash Credit.</li><li>• Overdraft.</li><li>• Discounting of Bills of Exchange.</li><li>• Modes of creating charge on Securities.</li><li>• Types of Securities</li></ul>	3	3	2	2	10
4	Negotiable Instruments	4	2	2	1	9
<b>TOTAL QUESTIONS</b>		<b>07</b>	<b>05</b>	<b>04</b>	<b>03</b>	<b>19</b>
<b>NO. OF QUESTIONS TO BE ANSWERED</b>		<b>05</b>	<b>03</b>	<b>02</b>	<b>02</b>	<b>12</b>
<b>TOTAL</b>		<b>5 x 1 = 05</b>	<b>3 x 2 = 06</b>	<b>2 x 3 = 06</b>	<b>2 x 4 = 08</b>	<b>25</b>
<b>TOTAL MARKS</b>		<b>25 MARKS</b>				

# CBSE | DEPARTMENT OF SKILL EDUCATION

## BANKING (SUBJECT CODE: 811)

### CLASS XI (SESSION 2021-2022) SAMPLE QUESTION PAPER FOR TERM - II

Max. Time Allowed: 1 ½ Hours (90 min)

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.
  - a) Questions numbers 1 to 4 are one mark questions. Attempt any three questions.
  - b) Questions numbers 05 and 06 are two marks questions. Attempt any one question.
4. Section B is of 17 marks and has 16 questions on Subject specific Skills.
  - a) Questions numbers 7 to 13 are one mark questions. Attempt any five questions.
  - b) Questions numbers 14 to 18 are two marks questions. Attempt any three questions.
  - c) Questions numbers 19 to 22 are three marks questions. Attempt any two questions.
5. Section C is of 08 marks and has 03 competency-based questions.
  - a) Questions numbers 23 to 25 are four marks questions. Attempt any two questions.
6. Do as per the instructions given in the respective sections.
7. Marks allotted are mentioned against each section/question.

#### SECTION A (3+2 = 5 marks)

Answer any 03 questions out of the given 04 questions		1 x 3=3
Q.1	'An entrepreneur must always think about what the customer wants.' Briefly explain the statement with reason.	1
Q.2	What is the meaning of Problem solving in relation to entrepreneurial challenge?	1
Q.3	How credit/debit cards contribute for sustainable development?	1
Q.4	State any two disadvantages of ATM machine in concern with environment?	1
Answer any 01 question out of the given 02 questions		1 x 2=2
Q.5	Briefly explain the role of any two stakeholders of Green economy?	2

<b>Q.6</b>	What values does a successful entrepreneur banker have? Write any two values, with examples.	<b>2</b>
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**SECTION B**

**(5+6+6 = 17 marks)**

<b>Answer any 05 questions out of the given 07 questions</b>		<b>1 x 5=5</b>
<b>Q.7</b>	'I owe you Rs. 500/- 'is not a promissory note. Briefly explain the statement with reason.	<b>1</b>
<b>Q.8</b>	State the purpose of Education Loan and who are eligible to avail this facility from bank.	<b>1</b>
<b>Q.9</b>	What does 'Endorsement in Blank' means?	<b>1</b>
<b>Q.10</b>	What is the meaning of Personal Loan?	<b>1</b>
<b>Q.11</b>	State the full form and concept of EMI.	<b>1</b>
<b>Q.12</b>	What is the notice of dishonor?	<b>1</b>
<b>Q.13</b>	List the two special qualifications of cheque.	<b>1</b>
<b>Answer any 03 questions out of the given 05 questions</b>		<b>2 x 3=6</b>
<b>Q.14</b>	Define bill of Exchange.	<b>2</b>
<b>Q.15</b>	Explain the term 'Discounting of Bills of Exchange'.	<b>2</b>
<b>Q.16</b>	List the KYC documents for Personal loan.	<b>2</b>
<b>Q.17</b>	Briefly explain how CIBIL is helpful for lenders? (any two points)	<b>2</b>
<b>Q.18</b>	Explain the concept of Auto loan.	<b>2</b>
<b>Answer any 02 questions out of the given 04 questions</b>		<b>3 x 2=6</b>
<b>Q.19</b>	Distinguish between Unsecured loan and Secured loan? (Any Two)	<b>3</b>
<b>Q.20</b>	Explain any three disadvantages of Credit Card.	<b>3</b>
<b>Q.21</b>	Briefly explain the concept of Noting and Protesting?	<b>3</b>
<b>Q.22</b>	State any three effects of endorsement.	<b>3</b>

**SECTION C** **(2 x 4 = 8 marks)**  
**(COMPETENCY BASED QUESTIONS)**

<b>Answer any 02 questions out of the given 03 questions</b>		
<b>Q.23</b>	A & B are young fashion designers who left their job with a famous fashion designer chain to set up their own venture 'Fashionate Pvt. Ltd.' B plans to purchase high quality sophisticated hand embroidery machines to start the venture. A advises B that they should take loan from financial institution as there are different types of loan for different types of needs that can be chosen according to repayment capacity. In the light of above case explain 'Term loan' and briefly explain its types on the basis of repayment?	<b>4</b>

<b>Q.24</b>	A small entrepreneur has started a cottage industrial unit in a rural area by availing government loans at concessional rates. He has engaged ten workers from the nearby locality and gives priority to local suppliers for getting inputs for his unit. He also sells the finished products at concessional rates in the neighbored area. But sometimes he finds difficulty in meeting the payment requirement for supplies of raw material. In this case guide him with any two options of source of funds from banks and its concept.	<b>4</b>
<b>Q.25</b>	A purchased goods Rs.25,000 from Kamal on Jan 15, 2019 and accepted a bill of exchange drawn upon him by B payable after two months. B endorsed the bill to C on the same day. On due date the bill got dishonored. In the light of this case explain the liabilities of B and C in case of dishonor.	<b>4</b>