

# **CBSE | DEPARTMENT OF SKILL EDUCATION**

## **BANKING (SUBJECT CODE-811)**

**CLASS XII (SESSION 2021-2022)  
MARKING SCHEME 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)**

<b>1</b>	b) Non Verbal Communication	<b>1</b>
<b>2</b>	c) Namaste	<b>1</b>
<b>3</b>	d) self-management	<b>1</b>
<b>4</b>	d) organizational	<b>1</b>
<b>5</b>	a) Ctrl+ V	<b>1</b>
<b>6</b>	c) slides	<b>1</b>

### **SECTION B**

**Answer any 20 questions out of the given 25 questions (1 x 20 = 20 marks)**

<b>7</b>	(b) Letter of credit	<b>1</b>
<b>8</b>	(d) One, multiple	<b>1</b>
<b>9</b>	(b) Both assertion and reason are correct	<b>1</b>
<b>10</b>	(c) Deferred Payment Guarantee	<b>1</b>
<b>11</b>	(b) Non- fund	<b>1</b>
<b>12</b>	(c) Commission	<b>1</b>
<b>13</b>	(c) Bank	<b>1</b>
<b>14</b>	(c) Bailor, Bailee	<b>1</b>
<b>15</b>	(d) the banks do not know what is kept in the lockers	<b>1</b>
<b>16</b>	(a) To deposit cash or cheques into the Bank account of the account holder	<b>1</b>

<b>17</b>	(c) OTP	<b>1</b>
<b>18</b>	(a) Location-aware applications are considered to be invasion of privacy	<b>1</b>
<b>19</b>	(a) Phishing	<b>1</b>
<b>20</b>	c) ECS Credit	<b>1</b>
<b>21</b>	(a) Both assertion and reason are correct	<b>1</b>
<b>22</b>	(a) 7 working days	<b>1</b>
<b>23</b>	(c) 3,4,2,1	<b>1</b>
<b>24</b>	(c) Focus on risk management and policies	<b>1</b>
<b>25</b>	(c) IFSC	<b>1</b>
<b>26</b>	(b) Three	<b>1</b>
<b>27</b>	b) Unless there is some issue which is beyond the level of the front line staff.	<b>1</b>
<b>28</b>	c) Back Office	<b>1</b>
<b>29</b>	c) Loan proposals beyond his sanctioning powers	<b>1</b>
<b>30</b>	b) Custodian	<b>1</b>
<b>31</b>	c) Sept,2013	<b>1</b>

**SECTION-C**  
**(COMPETENCY BASED QUESTIONS)**

**Answer any 5 questions out of the given 7 questions**

**(1 x 5 = 5 marks)**

<b>32</b>	c) ₹ 50000 is less amount to transfer	<b>1</b>
<b>33</b>	d) NEFT	<b>1</b>
<b>34</b>	d) Indian Financial System Code	<b>1</b>
<b>35</b>	b) Cash	<b>1</b>
<b>36</b>	c) BHIM	<b>1</b>
<b>37</b>	a) 3 months	<b>1</b>
<b>38</b>	c) Withdrawal of cash	<b>1</b>