

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING (SUBJECT CODE: 811)

CLASS XII (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
TOTAL QUESTIONS		4	2	-	06
NO. OF QUESTIONS TO BE ANSWERED		Any 3	Any 1	-	04
TOTAL MARKS		3 x 1 = 3 Marks	1 x 2 = 2 Marks	-	05 Marks

PART B - SUBJECT SPECIFIC SKILLS (25 MARKS):

UNIT NO.	NAME OF THE UNIT	NO. OF QUESTIONS - VSA (1 MARK EACH)	NO. OF QUESTIONS - SA - I (2 MARKS EACH)	NO. OF QUESTIONS - SA - II (3 MARKS EACH)	NO. OF QUESTIONS - LA (4 MARKS EACH)	TOTAL NUMBER OF QUESTIONS
3	Organization of a Bank Branch • Security Arrangements in Bank. • Clearing Houses.	1	1	1	-	3
4	Basics of Business Mathematics	2	1	1	1	5
5	Reserve Bank of India Regulations on Banks	2	2	1	1	6
6	Performance of Final Accounts of Banking Companies	2	1	1	1	5
TOTAL QUESTIONS		07	05	04	03	19
NO. OF QUESTIONS TO BE ANSWERED		05	03	02	02	12
TOTAL		5 x 1 = 05	3 x 2 = 06	2 x 3 = 06	2 x 4 = 08	25
TOTAL MARKS		25+5=30 MARKS				

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING (SUBJECT CODE: 811)

**CLASS XII (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	State any two ways in which a manager of bank can reduce the stress of employees.	1
Q.2	State any two entrepreneurial competencies.	1
Q.3	How recycling and reuse create employment?	1
Q.4	Can banks help in any way to create new jobs in Eco cycle-zero waste segment?	1
Answer any 01 question out of the given 02 questions		1 x 2 = 2
Q.5	State any two types of fear that act as barrier for an entrepreneur.	2
Q.6	Mention any two ways to reduce greenhouse gases in environment by bank employees.	2

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

Answer any 05 questions out of the given 07 questions		1 x 5 = 5
Q.7	What is meant by clearing process?	1
Q.8	State the difference between BR and MIBOR.	1
Q.9	How does 'length of time' affect the market interest rate?	1
Q.10	What is Bank rate?	1
Q.11	State the full form and meaning of SLR.	1
Q.12	What purpose does 'Notes to the Accounts' serves in a Bank's balance sheet?	1
Q.13	What are the contingent liabilities of a bank?	1
Answer any 03 questions out of the given 05 questions		2 x 3 = 6
Q.14	What is the reason of providing shutter gates at bank branches?	2
Q.15	R invested ₹8,000 for 2 years @10% p.a. compounded annually. Find the total amount and interest received by Mr.R.	2
Q.16	State the meaning of fiscal policy.	2
Q.17	What is meant by Inflation? Who is responsible to control inflation?	2
Q.18	What does the word 'Deposits' means in banks' balance sheet?	2
Answer any 02 questions out of the given 04 questions		3 x 2 = 6
Q.19	Briefly explain any three functions of Clearing House of RBI.	3
Q.20	Differentiate between fixed and floating rate interest.	3
Q.21	Explain any three functions of RBI.	3
Q.22	Briefly explain the term Expenditure in case of a bank.	3

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

Answer any 02 questions out of the given 03 questions		
Q.23	M wants to start an enterprise that manufactures steam irons. The raw material can be imported from Germany that is better in quality. However, for this he requires extra funds which he needs to borrow from the market. In this regard now he wants some clarifications about the factors affecting the market rate of interest to take the best decision. Explain him any of these four factors.	4
Q.24	"In order to recover with the effects of pandemic COVID-19 RBI has decreased the repo rate to 4% and reverse repo rate to 4.5%". In relation to above statement explain the concept of two rates and their implication.	4
Q.25	D is an MBA student specializing in Banking and Finance and has no prior working experience in any field. Her project is about NPAs in banks. Guide her properly by explaining the concept of NPA.	4