

# CBSE | DEPARTMENT OF SKILL EDUCATION

## BANKING (SUBJECT CODE: 811)

**Blue-Print for Sample Question Paper for Class XII (Session 2024-2025)**

**Max. Time: 3 Hours**

**Max. Marks: 60**

**PART A - EMPLOYABILITY SKILLS (10 MARKS):**

| UNIT NO.                               | NAME OF THE UNIT                                    | OBJECTIVE TYPE QUESTIONS | SHORT ANSWER TYPE QUESTIONS | TOTAL QUESTIONS |
|--|---|--------------------------|-----------------------------|-----------------|
|  |   | 1 MARK EACH              | 2 MARKS EACH                |                 |
| 1                                      | Communication Skills- IV                            | 1                        | 1                           | 2               |
| 2                                      | Self-Management Skills- IV                          | 2                        | 1                           | 3               |
| 3                                      | Information and Communication Technology Skills- IV | 1                        | 1                           | 2               |
| 4                                      | Entrepreneurial Skills- IV                          | 1                        | 1                           | 2               |
| 5                                      | Green Skills- IV                                    | 1                        | 1                           | 2               |
| <b>TOTAL QUESTIONS</b>                 |   | <b>6</b>                 | <b>5</b>                    | <b>11</b>       |
| <b>NO. OF QUESTIONS TO BE ANSWERED</b> |   | <b>Any 4</b>             | <b>Any 3</b>                | <b>07</b>       |
| <b>TOTAL MARKS</b>                     |   | <b>1 x 4 = 4</b>         | <b>2 x 3 = 6</b>            | <b>10 MARKS</b> |

**PART B - SUBJECT SPECIFIC SKILLS (50 MARKS):**

| UNIT NO.                               | NAME OF THE UNIT                                | OBJECTIVE TYPE QUESTIONS | SHORT ANS. TYPE QUES.- I | SHORT ANS. TYPE QUES.- II | DESCRIPTIVE/ LONG ANS. TYPE QUESTIONS | TOTAL QUESTIONS |
|--|---|--------------------------|--------------------------|---------------------------|---------------------------------------|-----------------|
|  |   | 1 MARK EACH              | 2 MARKS EACH             | 3 MARKS EACH              | 4 MARKS EACH                          |                 |
| 1                                      | Ancillary Services of Banks                     | 7                        | 1                        | -                         | 1                                     | 9               |
| 2                                      | Innovations in Banking Technology               | 5                        | 1                        | 1                         | -                                     | 7               |
| 3                                      | Organization of a Bank Branch                   | 5                        | 1                        | 1                         | 1                                     | 8               |
| 4                                      | Basics of Business Mathematics                  | 5                        | 1                        | 1                         | 1                                     | 8               |
| 5                                      | Reserve Bank of India Regulations on Banks      | 5                        | 1                        | -                         | 1                                     | 7               |
| 6                                      | Performa of Final Accounts of Banking Companies | 5                        | -                        | -                         | 1                                     | 6               |
| <b>TOTAL QUESTIONS</b>                 |   | <b>32</b>                | <b>5</b>                 | <b>3</b>                  | <b>5</b>                              | <b>45</b>       |
| <b>NO. OF QUESTIONS TO BE ANSWERED</b> |   | <b>26</b>                | <b>Any 3</b>             | <b>Any 2</b>              | <b>Any 3</b>                          | <b>34</b>       |
| <b>TOTAL MARKS</b>                     |   | <b>1 x 26 = 26</b>       | <b>2 x 3 = 6</b>         | <b>3 x 2 = 6</b>          | <b>4 x 3 = 12</b>                     | <b>50 MARKS</b> |

# CBSE | DEPARTMENT OF SKILL EDUCATION

## BANKING (SUBJECT CODE: 811)

### Sample Question Paper for Class XII (Session 2024-2025)

Max. Time: 3 Hours

Max. Marks: 60

#### General Instructions:

1. Please read the instructions carefully.
2. This Question Paper consists of **24 questions** in two sections – Section A & Section B.
3. Section A has Objective type questions whereas Section B contains Subjective type questions.
4. **Out of the given (6 + 18 =) 24 questions, a candidate has to answer (6 + 11 =) 17 questions in the allotted (maximum) time of 3 hours.**
5. All questions of a particular section must be attempted in the correct order.
6. **SECTION A - OBJECTIVE TYPE QUESTIONS (30 MARKS):**
  - i. This section has 06 questions.
  - ii. There is no negative marking.
  - iii. Do as per the instructions given.
  - iv. Marks allotted are mentioned against each question/part.
7. **SECTION B – SUBJECTIVE TYPE QUESTIONS (30 MARKS):**
  - i. This section contains 18 questions.
  - ii. A candidate has to do 11 questions.
  - iii. Do as per the instructions given.
  - iv. Marks allotted are mentioned against each question/part.

**SECTION A: OBJECTIVE TYPE QUESTIONS**

|             |  |          |
|-------------|--|----------|
| <b>Q. 1</b> | <b>Answer any 4 out of the given 6 questions on Employability Skills (1 x 4 = 4 marks)</b>   |          |
| <b>i.</b>   | Oral communication is also known as:<br>a) Impersonal Communication<br>b) Verbal Communication<br>c) Face to Face Communication<br>d) Non-Verbal Communication   | <b>1</b> |
| <b>ii.</b>  | List two ways of maintaining positive attitude.  | <b>1</b> |
| <b>iii.</b> | Ravi has feelings of emptiness and abandonment. What type of personality disorder is this?<br>a. Borderline<br>b. Dependent<br>c. Avoidant<br>d. Obsessive   | <b>1</b> |
| <b>iv.</b>  | The ability to continue to do something, even when it is difficult is called _____.<br>(a) initiative<br>(b) Organizational skills<br>(c) perseverance<br>(d) decisiveness                                 | <b>1</b> |
| <b>v.</b>   | Core banking solutions has revolutionized the banking system in India by providing Anytime Anywhere banking facility which helps in reducing _____ pollution.<br>a) Air<br>b) Noise<br>c) Land<br>d) Water | <b>1</b> |
| <b>vi.</b>  | _____ are the individual pages of a presentation.<br>a. Templates<br>b. Thumbprints<br>c. Slides<br>d. Sheets  | <b>1</b> |

|             |  |          |
|-------------|--|----------|
| <b>Q. 2</b> | <b>Answer any 5 out of the given 7 questions (1 x 5 = 5 marks)</b>   |          |
| <b>i.</b>   | Which mode of Funds transfer takes longest time to transfer money to the payee?<br>a. Cheque<br>b. NEFT<br>c. RTGS<br>d. ECS                               | <b>1</b> |
| <b>ii.</b>  | _____ is the name of process of converting black money to white money.<br>a. Foreign exchange<br>b. Laundering<br>c. Money laundering<br>d. Demonetization | <b>1</b> |

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|------|--|---|
| iii. | The ____ cabin has to be as far away as possible from the entry / exist point of bank.<br>a. Tellers'<br>b. Manager<br>c. Keeper<br>d. Agent   | 1 |
| iv.  | In case of floating rate loan, borrower will benefit if the<br>a. Interest rate remains constant<br>b. Interest rate in the future is higher<br>c. Interest rate in the future is lower<br>d. Interest rate has no bearing             | 1 |
| v.   | Which of the following is a role typically not performed by the Central Bank?<br>a. Setting the official short-term interest rate<br>b. Establish tax policies<br>c. Controlling Money Supply<br>d. Acting as banker to the government | 1 |
| vi.  | Interest collected by the Bank on a loan is _____ for the Bank.<br>a. Income<br>b. Expense<br>c. Liability<br>d. Asset   | 1 |
| vii. | Write the full-form of KYC.  | 1 |

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|-------------|---|---|
| <b>Q. 3</b> | <b>Answer any 6 out of the given 7 questions (1 x 6 = 6 marks)</b>  |   |
| i.          | Nomination of bank locker once done can<br>a. Not be cancelled<br>b. Be cancelled<br>c. Not be changed<br>d. Can be changed   | 1 |
| ii.         | Refers to banking where the transaction or the activities of banking is carried out through internet.<br>a. e-banking<br>b. e-delivery<br>c. e-tickets<br>d. e-commerce | 1 |
| iii.        | Who is responsible to hold periodical meetings of all staff members to discuss the bank's performance with higher authorities?  | 1 |
| iv.         | Utility payment made in advance is ____ for the Bank<br>a. Asset<br>b. Liability<br>c. Income<br>d. Expense   | 1 |
| v.          | State the name of any one Qualitative instrument of Credit Control.   | 1 |
| vi.         | <b>In banking parlance, 'NPA' stands for _____.</b><br>a. Non-Performing Asset<br>b. Net Producing Asset<br>c. Net Performing Asset<br>d. Not Promoting Asset           | 1 |

|             |   |  |
|-------------|---|--|
| <b>vii.</b> | Which the following of guarantee gives an assurance that the task will be completed as agreed?<br>a. Financial Guarantee<br>b. Bid bond Guarantee<br>c. Guarantee for Warranty Obligation<br>d. Performance Guarantee |  |
|-------------|---|--|

|             |   |          |
|-------------|---|----------|
| <b>Q. 4</b> | <b>Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)</b>  |          |
| <b>i.</b>   | Credit card limit is<br>a) Revolving loan limit<br>b) Installment loan limit<br>c) cash credit limit<br>d) overdraft limit  | <b>1</b> |
| <b>ii.</b>  | The invader creates a misleading context which false you in making an unsuitable security- appropriate decision.<br>a) Phishing<br>b) Spoofing<br>c) Skimming<br>d) Fishing                                       | <b>1</b> |
| <b>iii.</b> | State the full form of DSA.   | <b>1</b> |
| <b>iv.</b>  | State the name of incentive paid to the depositors for postponing their other expenditures and keeping their money with the bank.   | <b>1</b> |
| <b>v.</b>   | Which policy is related to direct taxes and government spending refers to?<br>a) Credit Policy<br>b) Monetary Policy<br>c) Fiscal Policy<br>d) Government Policy  | <b>1</b> |
| <b>vi.</b>  | State the full form of GAAP.<br>a) Generally Accepted Accounting Principles<br>b) Generally Accrual Accounting Principles<br>c) Generally Accepted According Principles<br>d) Generally Accepted Accounting Prime | <b>1</b> |

|             |  |          |
|-------------|--|----------|
| <b>Q. 5</b> | <b>Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)</b>   |          |
| <b>i.</b>   | The document containing the guarantee of a bank to honor drafts drawn on it by an exporter is<br>a) Letter of Hypothecation<br>b) Letter of credit<br>c) Bill of Lading<br>d) Bill of exchange | <b>1</b> |
| <b>ii.</b>  | Name the input device for feeding data in computer   | <b>1</b> |
| <b>iii.</b> | _____ is a secure space specially constructed with RCC on all sides.<br>a) Managers Cabin<br>b) Cash Counter<br>c) Vault<br>d) Clerks Cabin  | <b>1</b> |

|            |  |          |
|------------|--|----------|
| <b>iv.</b> | EMI on a fixed rate loan remains _____ during the tenor of the loan<br>a) Fixed<br>b) Changing<br>c) Increases<br>d) Decreases   | <b>1</b> |
| <b>v.</b>  | Which role does RBI play when it maintains the banking accounts of all schedule Banks?   | <b>1</b> |
| <b>vi.</b> | _____ is the commission paid by Mutual Funds Company to agent in the first year.<br>a) Trail commission<br>b) Upfront Commission<br>c) Accrued Commission<br>d) Unaccrued Commission | <b>1</b> |

|             |  |          |
|-------------|--|----------|
| <b>Q. 6</b> | <b>Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)</b>   |          |
| <b>i.</b>   | Banker Lockers are not used for keeping _____<br>a) Cash<br>b) Jewellery<br>c) stock certificates<br>d) Home Deeds   | <b>1</b> |
| <b>ii.</b>  | State the full form WAP.   | <b>1</b> |
| <b>iii.</b> | Upon detection of a counterfeit note at the cash counter of Bank branch, bank will<br>a) Returns the note to the customer<br>b) Exchange with a genuine Note<br>c) Deposit in Account<br>d) Impound the Note and issue receipt | <b>1</b> |
| <b>iv.</b>  | When the fixed loan comes near to its maturity, the interest amount on the loan _____<br>a) Increases<br>b) Decrease<br>c) Remains same<br>d) Depends on market  | <b>1</b> |
| <b>v.</b>   | The standard rate at which RBI is prepared to buy or rediscount bills of exchange or other eligible commercial paper from other Banks is called.<br>a) Bank Rate<br>b) Prime Lending Rate<br>c) Repo Rate<br>d) Base Rate      | <b>1</b> |
| <b>vi.</b>  | Generally, an asset that has remained below standard for up to 12 months is known as<br>a) Sub-standard asset<br>b) Doubtful Asset<br>c) Loss Asset<br>d) Standard Asset   | <b>1</b> |

## SECTION B: SUBJECTIVE TYPE QUESTIONS

**Answer any 3 out of the given 5 questions on Employability Skills (2 x 3 = 6 marks)**  
**Answer each question in 20 – 30 words.**

|       |   |   |
|-------|---|---|
| Q. 7  | What is stress and how can it be managed?   | 2 |
| Q. 8  | Explain why effective communication is important in the Banking environment?      | 2 |
| Q. 9  | What is presentation? How is it useful for bank employee?                         | 2 |
| Q. 10 | Explain how fear act as barrier for an entrepreneur?                              | 2 |
| Q. 11 | How recycling materials helps the banking industry to grow economically? Explain. | 2 |

**Answer any 3 out of the given 5 questions in 20 – 30 words each (2 x 3 = 6 marks)**

|       |   |   |
|-------|---|---|
| Q. 12 | Now-a-days single window system is adopted and cheque-drop boxes are maintained in bank branches. Explain these and discuss their significance. | 2 |
| Q. 13 | Distinguish between Debit card and Credit card..  | 2 |
| Q. 14 | List the functions of Front office of bank.   | 2 |
| Q. 15 | Write a short note on reverse repo-rate?  | 2 |
| Q. 16 | State two points of difference between BR and MIBOR.  | 2 |

**Answer any 2 out of the given 3 questions in 30– 50 words each (3 x 2 = 6 marks)**

|       |  |   |
|-------|--|---|
| Q. 17 | List any three Branch Manager's duties as a Retail banker?                     | 3 |
| Q. 18 | What is the purpose of ATM? State any two uses of ATM.                         | 3 |
| Q. 19 | Distinguish between Simple Interest and compound Interest on any three points. | 3 |

**Answer any 3 out of the given 5 questions in 50– 80 words each (4 x 3 = 12 marks)**

|       |  |   |
|-------|--|---|
| Q. 20 | What are the advantages of keeping shares in demat account?  | 4 |
| Q. 21 | Explain the variety of services offered by the bank branches?  | 4 |
| Q. 22 | M deposited ₹.1,00,000 in Punjab National bank @ 5% p.a. interest compounded annually for 3 years and N gave ₹. 1,00,000 to his friend @ 5% p.a. simple interest for 3 years.<br>(1) How much amount will be received by M? (1)<br>(2) How much amount will be received by N? (1)<br>(3) Who will get more money at the end of three years? Give reason. (2) | 4 |
| Q. 23 | P & Q are students and are preparing a project on impact of price rise on common people of country. Not happy with the situation of price rise they asked their teacher about the ways in which increase in prices is controlled by authorities. In relation to above contest explain the monetary policy of RBI and explain any two of its tools.           | 4 |
| Q. 24 | Briefly explain any four liabilities of bank indicated in its balance sheet?   | 4 |