

CBSE | DEPARTMENT OF SKILL EDUCATION

BANKING (SUBJECT CODE -811)

Blue-print for Sample Question Paper for Class XI (Session 2022-2023)

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- III	1	1	2
2	Self-Management Skills- III	2	1	3
3	ICT Skills- III	1	1	2
4	Entrepreneurial Skills- III	1	1	2
5	Green Skills- III	1	1	2
TOTAL QUESTIONS		6	5	11
NO. OF QUESTIONS TO BE ANSWERED		Any 4	Any 3	07
TOTAL MARKS		1 x 4 = 4	2 x 3 = 6	10 MARKS

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	Introduction	6	1	1	1	9
2	Banker & customer	8	2	1	1	11
3	Employment of Bank Funds	10	1	-	2	13
4	Negotiable Instruments	8	1	1	1	11
TOTAL QUESTIONS		32	5	3	5	45
NO. OF QUESTIONS TO BE ANSWERED		26	Any 3	Any 2	Any 3	34
TOTAL MARKS		1 x 26 = 26	2 x 3 = 6	3 x 2 = 6	4 x 3 = 12	50 MARKS

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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

Q. 1	Answer any 4 out of the given 6 questions on Employability Skills (1 x 4 = 4 marks)	
i.	Which of these is a positive (good) facial expression? a) Staring hard b) Nodding while listening c) Wrinkled forehead d) Looking away from the speaker	1
ii.	Mr B works hard to get the best employee award at the end of the year. Which type of motivation is this?	1
iii.	On the _____ side of the status bar, you can see page number and word count in LibreOffice. a) right b) centre c) left d) middle	1
iv.	_____ refers to the things people do to keep themselves neat and presentable. a) Appearance b) Grooming c) streak d) strip	1
v.	_____ is an exercise that entrepreneurs do to understand whether there is a market for what they have to offer. a) Customer survey b) Business Idea c) Business Planning d) Customer Style	1
vi.	Which of the following is the main objective of sustainable development? a) Reducing poverty b) Promoting green agriculture c) Preventing ecological damage d) Achieving a balance between economic, environmental and social needs	1

Q. 2	Answer any 5 out of the given 7 questions (1 x 5 = 5 marks)	
i.	The "in-principle" license is valid for _____ within which the entities must fulfill the requirements. a) 16 months b) 17 months c) 18 months d) 19 months	1
ii.	What is the relationship of the Bank with customer when the bank hires out the safe deposit locker?	1

iii.	In banking, CID number stands for _____. a) Consumer Identity b) Customer identification number c) Civil Identification d) Caretaker Identification	1
iv.	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
v.	What type of loan is granted by the Bank for the purchase of white goods and durables? a) Consumption Loan b) Consumer Durable Loan c) Mortgage Loan d) Home Loan	1
vi.	If the due date is a public holiday, what will be the due date of the Promissory note or Bill of exchange: a) Following Business day b) Preceding Business day c) The same day only d) One month later	1
vii.	Which loan will be recommended to the customer who requires a loan for short and has no collateral?	1

Q. 3	Answer any 6 out of the given 7 questions (1 x 6 = 6 marks)	
i.	Which of the following is a role typically not performed by the Central Bank? a) Setting the official short-term interest rate b) Establish tax policies c)Controlling Money Supply d) Acting as banker to the government	1
ii.	How the interest on savings bank accounts is calculated ?	1
iii.	The purpose of accommodation bill is: a) To finance actual purchase or sale of goods b) To facilitate trade transmission c) When any one or both parties are in need of funds d) To pay for credit sales	1
iv.	A specific lien on an asset is a) A type of security b) A type of charge c) A type of loan d) A type account	1
v.	What is protest in case of bills of exchange?	1

vi.	Which of the following is an example of working capital loan provided to corporates? a) Consumer durable Loan b) Home Loan c) Term Loan d) Cash Credit	1
vii.	Name the newly introduced deposit account which combines the feature of saving account and fixed deposit account.	1

Q. 4	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	A bank is a financial intermediary because a) it acts as the broker between depositor and borrower b) it acts as the link between the savers and the borrowers c) it is in the finance industry d) it is in the intermediary industry	1
ii.	Which type of deposit account is suitable for business organizations? a) Savings Account b) Current Account c) Recurring Account d) Demat Account	1
iii.	In a cheque, there is no grace period as the cheque is ____ instrument. a) Order b) Demand c) Supply d) signed	1
iv.	Which ratio helps banks to maintain cash liquidity?	1
v.	Which types of Securities are not available in the market? a) Equity b) Bonds c) Insurance d) Mutual Funds	1
vi.	An instrument given in writing containing an unconditional undertaking signed by the maker to pay a certain sum of money only to or to the order of a certain person or to the bearer of the instrument. Name the instrument. a) Cheque b) Bill of Exchange c) Promissory Note d) Bankers' Cheque	1

Q. 5	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	On 1 July 1955, _____ became the State Bank of India. a) Citibank b) The Imperial Bank of India c) Bank of India d) Saurashtra Bank	1

ii.	How a minor can open a Bank account?	1
iii.	Pre-payment penalties for the housing loan in India is ____ percent a) Zero b) One c) Two d) Three	1
iv.	Out of the following which is a fee-based product? a) Mutual Fund sale b) Personal Loan c) Education Loan d) Auto Loan	1
v.	Stamp duty is applicable on bills payables after ____ days. a) 100 days b) 110 days c) 365 days d) 90 days	1
vi.	What is meant by the non -fund facility offered by banks?	1

Q. 6	Answer any 5 out of the given 6 questions (1 x 5 = 5 marks)	
i.	In commercial banking, who takes the risk while giving the loan? a) Depositor b) Borrower c) Commercial Bank d) Central Bank	1
ii.	Retail Banking is also known by another popular name _____. a) Buyers Banking b) Sellers Banking c) Consumer Banking d) Individuals Banking	1
iii.	The relationship between a bank and a customer ceases on following cases except a) The death, insolvency, lunacy of the customer b) When the customer invests in securities. c) The customer closing the account i.e. Voluntary termination d) Liquidation of the company	1
iv.	Define banker's cheque.	1
v.	In which year Negotiable instrument act was passed ?	1
vi.	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? 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	1

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	Explain the concept of Assertive communication?.	2
Q. 8	What are the benefits (any two) of working in a team?	2
Q. 9	List the advantages of using a word processor to write a letter.	2
Q. 10	What are the two ways of understanding the market?	2
Q. 11	List any two stakeholders. Describe why they are important for the green economy.	2

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

Q. 12	Briefly explain any 2 reasons why an individual need bank.	2
Q. 13	State the purpose of issuing Pass Book from bank to customer.	2
Q. 14	How married women is a special customer to bank. State two points to justify	2
Q. 15	List two points of distinction between 'Call Money' and 'Notice Money'	2
Q. 16	What does Notice of dishonor means?	2

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

Q. 17	State any 3 initiatives taken by RBI in improving the payment mechanism.	3
Q. 18	What is Money Laundering? What are the objectives of prevention of Money Laundering?	3
Q. 19	State the effects of Endorsement.	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 functions of RBI?	4
Q. 21	<p>Sona, Mona, Roma, Reema visited a nearby bank to open a bank account. Since they were totally unaware of the different types of bank accounts, they requested the relationship manager at the bank to give them an insight into the different types of bank accounts options available with the bank. Being an experienced person the relationship manager, first enquired about their specific requirements.</p> <ul style="list-style-type: none">• Mona shared that she has received cash prize of Rs.10000 that she would like to place in an account which offers high rate of interest. She also mentioned that she does not need to withdraw this money before five years.• Roma said, she started earning money through tuitions and would like to place her savings in an account.• Sona expressed her desire to deposit Rs.500 from her pocket money in an account every month for the next 2 years to buy a designer lehnga for her sister's wedding.• Reema is running a business of her self-crafted designer pieces which she is selling and for that she needs a account for same. <p>In above three cases identify the type of account opened and one advantage of each.</p>	4

Q. 22	Give the full form of CIBIL? Why is it important in banking?	4
Q. 23	Explain the concept of Overdraft? State any three of its limitation.	4
Q. 24	Explain the characteristics of Negotiable instrument? (Any Four)	4