

**DISTRIBUTION OF MARKS FOR EACH TOPIC FOR THE MID TERM, FIRST TERM AND SECOND TERM EXAMINATION IN BANKING FOR STANDARD XI COMMERCE (From the academic year 2016-2017 onwards)**

**MID TERM EXAM ( DURATION: 1 HOUR MARKS: 20)**

**TOPIC I (10 marks)**

- -Introduction to Banking
- Modern Banking services
- Remittance of funds

**TOPIC II (10 marks)**

- -Structure of Banking in India

**FIRST TERM EXAM ( DURATION: 2 1/2 HOURS MARKS: 55)**

**THEORY**

**TOPIC I (10 marks)**

- -Introduction to Banking
- Modern Banking services
- Remittance of funds

**TOPIC II (10 marks)**

- Structure of Banking in India

**TOPIC III (15 marks)**

- Various kinds of Bank Accounts

**TOPIC IV (12 marks)**

- Meaning of the term Customer
- Special types of Customers

**TOPIC V (08 marks)**

- Negotiable Instruments (meaning and features)

**PRACTICALS (DURATION: 1 HOUR MARKS:20)**

1. Problem No. 168 (Practical Problems on Commercial Banking by H.C. Agarwal)
  2. Problem No. 79 (Practical Problems on Commercial Banking by H.C. Agarwal)
  3. Problem No. 28 (Practical Problems on Commercial Banking by H.C. Agarwal)
  4. Problem No. 6 (Theory and Practice of Banking by B.S.Raman)
- (Any three of the above mentioned problems to be tested for **9 marks**)

**SPECIMENS OF:**

1. Pay-in-slip
2. Withdrawal slip
3. Demand Draft

(From the above three specimens any two to be tested for **5 marks**)

**APPLICATION FORMS**

1. Opening of a Savings Bank Account
2. Opening of a Fixed Deposit Account

(from the above mentioned forms any one to be tested for **3 marks**)

**JOURNAL- 3 marks**

**SECOND TERM EXAM ( DURATION: 2 1/2 HOURS MARKS: 55)**

**THEORY**

**TOPIC III (05 marks)**

- Various kinds of Bank Accounts

**TOPIC IV (10 marks)**

- Meaning of the term Customer
- Special types of Customers

**TOPIC V (15 marks)**

- Negotiable Instruments (meaning and features)
- Types of Negotiable Instruments

**TOPIC VI (10 marks)**

- Collection of cheques, payment of cheques and clearing of cheques

**TOPIC VII (15 marks)**

- Principles of Bank Lending

(Additional topics: Differences between Cash Credit and Loan, Overdraft and loan facilities, meaning and features of a good security, meaning and factors determining margin)

**PRACTICALS (DURATION: 1 HOUR MARKS:20)**

Problem No. 105 (Practical Problems on Commercial Banking by H.C. Agarwal)

Problem No. 89 (Practical Problems on Commercial Banking by H.C. Agarwal)

Problem No. 137 (Practical Problems on Commercial Banking by H.C. Agarwal)

Problem No. 189 (Practical Problems on Commercial Banking by H.C. Agarwal)

(Any three of the above mentioned problems to be tested for **9 marks**)

**SPECIMENS OF:**

Crossed Cheque

Bill of Exchange

Demand Promissory Note

(Out of the above mentioned three specimens any two to be tested for **5 marks**)

**APPLICATION FORMS**

Travellers Cheque

Housing Loan

(from the above mentioned forms any one to be tested for **3 marks**)

**JOURNAL- 3 marks**

### **SUGGESTED TOPICS FOR ASSIGNMENT/PROJECTS**

1. Visit a bank and write the formalities to be completed to remit money through a bank draft.
2. Visit a bank and write the procedure for transferring funds through RTGS/ NEFT
3. Study of any two nationalized banks/ private sector banks and the schemes that they offer to their customers.
4. Visit a nearby bank and find out the procedure for opening a savings bank account. Collect the required documents and prepare a report on the same.
5. Visit a nearby Credit Co-operative Society and find out the facilities that they provide to the different sectors of the economy.
6. Present a brief history of evolution of banking in India with special emphasis on the SBI.
7. Present a report on the brief history of the RBI and its role as an apex bank of India.
8. Visit a nearby bank and find out the procedure and the specific documents required for opening a current account by a Partnership Firm/ Joint Stock Account.
9. Visit a nearby bank and find out the procedure for clearing cheques.
10. Visit a nearby bank and find out the different types of loans given to customers and the documents required for the same.

### **CRITERIA FOR EVALUATION OF ASSIGNMENTS**

- |                                                             |                 |
|-------------------------------------------------------------|-----------------|
| 1. Field work/ collection of data (visit to libraries etc.) | 3 marks         |
| 2. Project report (content, analysis, creativity)           | 5 marks         |
| 3. Overall presentation, Neatness etc.                      | 2 marks         |
| <b>Total</b>                                                | <b>10 marks</b> |

### **CRITERIA FOR EVALUATION OF PROJECTS**

- |                                                             |                 |
|-------------------------------------------------------------|-----------------|
| 1. Field work/ collection of data (visit to libraries etc.) | 5 marks         |
| 2. Project report (content, analysis, creativity)           | 6 marks         |
| 3. Overall presentation, Neatness etc.                      | 3 marks         |
| 4. Power point presentation                                 | 4 marks         |
| 5. Viva                                                     | 2 marks         |
| <b>Total</b>                                                | <b>20 marks</b> |

### **GUIDELINES FOR PRESENTING ASSIGNMENTS/PROJECTS**

1. Students shall use A 4 size paper for all assignments/projects
2. The assignments shall be handwritten, comprising of 10-15 pages.
3. Assignments/projects Reports should have documents placed in the following sequence:
  - a. Cover page- Project title, Name, roll no., of student
  - b. Acknowledgement
  - c. Objectives of the project
  - d. Index of content
  - e. Body- introduction, observations and findings, suggestions and conclusion
  - f. References- books, journals, newspapers etc.
  - g. Annexure- supporting documents like news paper cuttings, questionnaire, reports, charts etc.

**MODEL QUESTION PAPER**  
**(to be followed from the academic year 2016-2017 onwards)**  
**FIRST MID –TERM EXAMINATION**  
**STD: XI**  
**SUBJECT: BANKING**

**TIME: 1 HOUR**

**MAX MARKS: 20**

*Instructions:*

- i) All questions are compulsory.*
- ii) Answer each question on a fresh page and attempt all parts of the questions together.*
- iii) Figures to the right indicate marks allotted to each question.*

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(01)

Q1A) Mr. Anand Naik hands over cash of Rs. 20,000/- to the manager of Bank of India directing him to purchase some securities for him.

What type of relationship exists between the banker and Mr. Anand Naik, the customer?

(02)

Q1B) State and explain any two features of a bank.

(03)

Q1C) Ms. Savita D'souza from Santacruz, Panjim-Goa, has taken admission in NIFT for a fashion designing course. She pays her admission fees by issuing a Demand draft drawn on Canara Bank, Panjim-Goa, payable at Mumbai.

From the above information draw a neat specimen of a Demand draft.

(04)

Q1D) How does the RBI control credit by adopting various qualitative and quantitative measures?

(01)

Q2A) Mr. Amit Keni, a deceased customer of Punjab National Bank, Mapusa branch to carry out instructions given in his will.

In what capacity does the banker act in this situation?

(02)

Q2B) Distinguish between scheduled and non scheduled banks. (Any two points)

(03)

Q2C) Explain the following modern banking services:

- a) ATM
- b) Phone banking
- c) Mobile (Cell) banking

(04)

Q2 D) Discuss the reasons for nationalizing the Imperial Bank of India.

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## QUESTION PAPER

(\* to be followed from the academic year 2016-2017 onwards)

### FIRST - TERM EXAMINATION

STD: XI

### SUBJECT: BANKING

**Time: 2 ½ hours Max Marks : 55**

**Instructions:**

1. *All questions are compulsory.*
  2. *Answer each question on a fresh page and attempt all the parts of the questions together.*
  3. *Figures to the right indicate marks allotted to each question.*
  4. *There is no overall choice. However there is internal choice for Q5.*
- 

Q1 A) What type of relationship exists between the banker and the customer when the customer hires a safe deposit locker in the bank? (01)

Q1B) State any four agency service provided by modern commercial banks. (02)

Q1C) How does a Credit Card differ from a debit card? (Any 3 points) (03)

Q1D) “The advancement of technology has led to the introduction of e-banking”. Elaborate this statement by highlighting the different forms of e-banking. (04)

Q2A) Give any two examples of Co-operative banks in Goa. (01)

Q2B) Describe briefly the following types of development banks:

- I. Industrial development bank of India
- II. Agricultural banks (02)

Q2C) Enlist any six objectives of nationalizing the Imperial Bank of India. (03)

Q2D) “The RBI is the apex financial institution in the country”. With respect to this statement discuss as to how the RBI controls the functioning of commercial banks in India. (04)

Q3A) Name a type of deposit account which has restrictions on the number of withdrawals. (01)

Q3B) Bring out the significance of the following instruments which are used for the operation of a bank account:

- i. Withdrawal slip
- ii. Pass book (02)

Q3C) The RBI has introduced the new concept of 'Know Your Customer' (KYC). With respect to this statement highlight the objectives of KYC norms and the guidelines to be followed by the Banks in this respect. (03)

Q3D) What is meant by a Fixed Deposit account? Explain the following terms related to a Fixed Deposit account:

- i. Payment off interest
- ii. Change in names
- iii. Loss of fixed deposit receipt (04)

Q4A) What is the person termed as when his assets are less than his liabilities? (01)

Q4B) There is a dormant savings account in the name of Mr. Aditya Chopra with a balance of Rs.500/- in Bank o Baroda, Panjim branch since the year 2005. As a branch manager how will you deal with this situation? What procedure will you follow incase you decide to close the above account? (02)

Q4C) Differentiate between Current account and a Recurring Deposit account. (Any three points) (03)

Q4D) Mrs. Supriya Raut approaches you to open a savings bank account in the name of her minor son aged 9 years which is to be operated by her as a mother and guardian. As a banker, will you accept the request of Mrs. Raut? What precautionary measures will you take while operating the account in the name of her minor son? (04)

Q5A) Name the document containing the constitution and business of the partnership firm. (01)

Q5B) M/s Bombi & Sons, a partnership firm, maintains an account with HDCF bank, Margao. The bank has received a notice about the death of one of its partners. As a branch manager suggest measures to deal with the given partnership account. (02)

Q5C) Would you consider the following a Negotiable Instrument? Give reasons in support of your answer:

- i. Postal order
- ii. Promissory note (02)

Q5D) Mr. Kunal Shirodkar from Vasco-Goa purchased furniture worth Rs. 50,000/- from

M/S Akbar Ali, Panjim-Goa on the 25<sup>th</sup> March 2016 on credit. He gave a written promise to pay the amount within a period of three months from the date of purchase.

From the above information draft a neat specimen of a time promissory note. (03)

Q5E) With the help of examples discuss the features of 'negotiability' and 'transferability' of a Negotiable Instrument. (03)

Q5F) M/Jain and Company intends to open a current account at your branch. As a branch manager, what formalities will you complete with regards to maintaining and operating the above account?

OR

The Principal of Symbiosis -Pune, intends to operate an account o the college in Bank of Maharashtra situated at Camp, Pune.

As the manager of the above bank, what criteria would you follow while opening and maintaining an account in the name of the above college? (04)

## MODEL QUESTION PAPER

(\* to be followed from the academic year 2016-17 onwards)

### SECOND – TERM EXAMINATION

STD : XI

### SUBJECT : BANKING

**Time : 2 ½ hours Max Marks :55**

**Instructions:**

1. *All questions are compulsory.*
  2. *Answer each question on a fresh page and attempt all the parts of the questions together.*
  3. *Figures to the right indicate marks allotted to each question.*
  4. *There is no overall choice. However there is internal choice for Q5.*
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- Q1** What does the abbreviation **KYC** stands for? **(01)**  
**A)**
- Q1** There is a savings bank account at your branch in the name of Mr. Mahajan, an **(02)**  
**B)** illiterate vegetable vendor. What safeguards will you keep in mind in the operation of this account?
- Q1** Explain the position of a banker in case of the accounts of : **(03)**  
**C)** a) Insolvents b) Married woman
- Q1** Describe briefly any four circumstances under which the banker can close the **(04)**  
**D)** account of the customer.
- Q2** **Answer the following in a word /phrase.**
- A)** An artificial person created by law having a perpetual succession and a common seal. **(01)**
- Q2** Mr. Swapnil Shirodkar from Mapusa-Goa has purchased a LCD T.V costing **(02)**  
**B)** Rs.4500/- from Shetye Sales Syndicate, Mapusa-Goa and the transactions are settled by issuing a cheque dated 15-03-2016 , drawn on Axis Bank, Panjim-Goa.
- From the above information draw a neat specimen of a cheque.
- Q2** In what respect does a Bill of Exchange differ from a Promissory Note? (Any 3 **(03)**  
**C)** points)

**Q2** Exporter Brothers ,a firm consisting of four partners intend to open a current account **(04)**  
**D)** in Oriental Bank of Commerce , Vasco-Goa. As a Branch Manager, what points will you bear in mind in the opening and the operation of a current account?

**Q3** Who enjoys the authority to cancel the crossing of a cheque? **(01)**  
**A)**

**Q3** State and explain any two types of cheques. **(02)**  
**B)**

**Q3** Explain and illustrate the following kinds of endorsements:  
**C)**

- a. Qualified Endorsement
- b. Partial Endorsement
- c. Facultative Endorsement

**(03)**

**Q3** Discuss the legal implication of crossing of a cheque: **(04)**  
**D)**

- i. Generally
- ii. With the words “State Bank of India”
- iii. With the words “Not Negotiable”
- iv. With the words “Account Payee Only”

**Q4** **Name the following** **(01)**  
**A)**

A place for the exchange of instruments drawn upon each other between banks.

**Q4** “The main risk the Banker runs in collecting cheques for a customer is that of  
**B)** conversion’ In view of this statement , give examples of the circumstances in which an action for conversion would be taken against the banker.  
**(02)**

**Q4** Will you as a banker, make payment for the following? Give reasons to support your  
**C)** answer:

- i. A cheque cut into two pieces pasted together.

- ii. A cheque where the amount in words is written as one thousand three hundred and thirty, while the amount in figures reads as Rs.1303/-.
- iii. Cheque with material alteration

(03)

**Q4** The Negotiable Instruments give statutory protection to the collecting banker provided certain conditions are fulfilled. Elaborate this statement by highlighting these conditions with examples.

(04)

**Q5** Name the following:

A)

What is the facility provided to a current account holder which enables him to withdraw more than the balance he has in his account?

(01)

**Q5** Distinguish between Cash Credit and Loan as forms of lending.(any two points)

B)

(02)

**Q5** Traders can avail of a number of benefits by discounting of bills. In this regard, bring out any four of such benefits.

C)

(02)

**Q5** Describe in detail the various types of loans on the basis of time.

D)

(03)

**Q5** M/s Sharada Textiles have been sanctioned a loan of Rs. 50,000/- against tangible assets.

E)

(03)

As a banker, what features will you consider while accepting the above security?

(explain any three points)

**Q5** 'While lending, a banker follows a very cautious policy and conducts his business on sound lending principles'. In this context explain any four of such principles.

F)

OR

'While granting advances, the banker keeps an adequate margin which is determined by taking into account a number of factors'. In this context explain any four such factors.

(04)