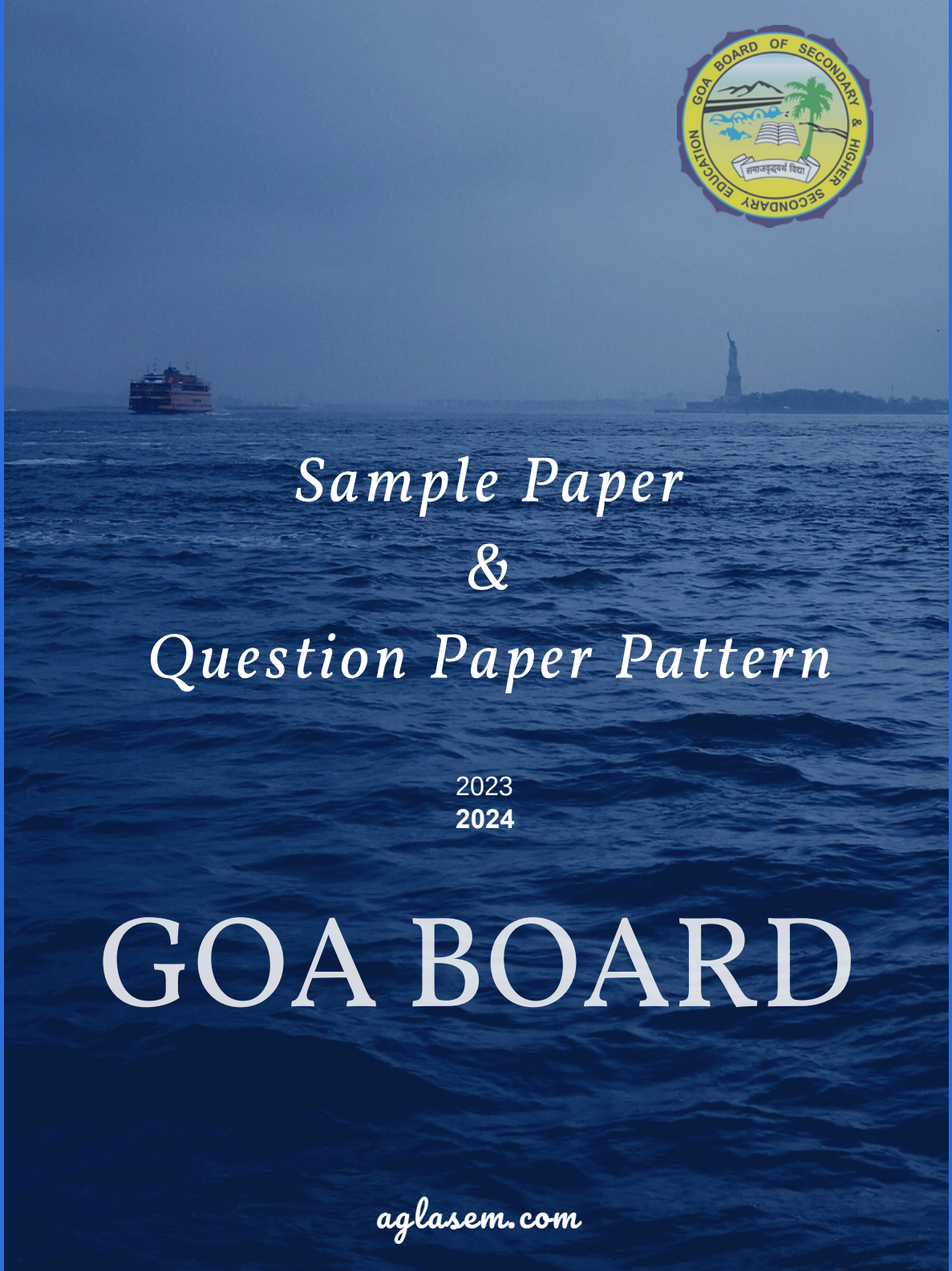


Sample Paper
&
Question Paper Pattern

2023
2024

GOA BOARD

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DESIGN OF THE FINAL EXAMINATION THEORY PAPER FOR THE ACADEMIC YEAR 2023-24

Subject: BANKING (H4601)

Class: XII
Duration: 2 ½ hours **Max. Marks**: 70

The weightage/distribution of marks over different dimensions of the question paper shall be as follows:

1) **Weightage to Learning Outcomes**

Sr. No.	**Learning Outcomes**	**Marks**	**Percentage**
1	Knowledge	21	30 %
2	Understanding	35	50 %
3	Application	14	20 %
	TOTAL	**70 Marks**	**100 %**

2) **Weightage to Difficulty Level of questions.**

Sr. No.	**Estimated Difficulty Level**	**Marks**	**Percentage**
1	Easy	14	20 %
2	Average	42	60 %
3	Difficult	14	20 %
	TOTAL	**70 Marks**	**100 %**

A question may vary in difficulty level from one individual to another. As such the marking of the difficulty level in respect of each question will be made by the paper setter on the basis of general anticipation from the group as a whole, taking the examination into consideration. This provision is only to make the paper balanced in weightage, rather than to determine the pattern of marking at any stage.

3**) Weightage to Content/Subject Units**

Sr. No	**UNITS**	**Topics**	**Marks**
1.	Unit 1-	Final Accounts of Banking Companies	10
2.		Banking Regulation Act -1949	10
3.	Unit 2 –	Banks and International Trade	14
4.	Unit 3 –	Banker- Customer Relationship & Banker's Rights	10
5.		Ancillary Services	06
6.	Unit 4-	Loans & Advances	12
7.		Priority Sector Advances	08
		TOTAL	**70**

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4) Weightage to forms of questions and expected time required to answer each form of questions.

Sr. No	Form of questions	Marks for each question	No. of questions	Total Marks	Approx. Time for each question	Approximate time for each question
1	Long Answer type (LA)	04	06	24	8 mins.	56 mins.
2	Short Answer type (SA-I)	03	07	21	6 mins.	42 mins.
3	Short Answer type (SA-II)	02	06	12	5 mins.	30 mins.
4	Very Short Answer type (VSA)	01	13	13	1 mins.	13 mins.
	REVISION					09 mins.
	TOTAL		**32**	**70**		**150 mins.**

5) Scheme of Option:

There will be no overall choice for the questions. However, there is internal choice for question no. 32

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MODEL QUESTION PAPER, FINAL EXAMINATION

To be implemented from the academic year 2023-2024 onwards

Time: 2 ½ hours **FINAL EXAMINATION** **BANKING**

Subject Code

H	**4**	**6**	**0**	**1**

Total No. of Questions: 32 **Maximum marks: 70**

INSTRUCTIONS:

i. This question paper contains 32 questions.
ii. All questions are compulsory.
iii. Marks for each question are indicated against it.
iv. Questions, 1 to 9 are multiple choice questions. Every question/incomplete statement has four choices A, B, C & D and only one of them is the correct answer. Choose the correct answer and rewrite.
v. Questions, 10 to 13 are to be answered in one word or a phrase.
vi. Questions 14 to 19 should be answered in about 30 words each.
vii. Questions 20 to 26 should be answered in about 60 words each.
viii. Questions 27 to 32 should be answered in about 100 words each.
ix. There is no overall choice for questions. However, there is an internal choice for Question No. 32

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1. The time period within which the accounts of Banking Companies have to be submitted to the RBI from the closure of the financial year is _____. 01

A) 1 month
B) 2 months
C) 3 months
D) 4 months

2. What is the maximum CRR that can be prescribed for banking companies in India? 01

A) 3% of the time and demand deposits
B) 25% of the time and demand deposits
C) 15% of the time and demand deposits
D) 40% of the time and demand deposits

3. Under which schedule does the item 'Commission received' appear in the Final Accounts of the banking company? 01

A) Other income
B) Fixed assets
C) Interest earned
D) Other assets

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4. Which of the following is recorded in the Profit & Loss Account of a banking company? 01

A) Cash in hand and balance with RBI
B) Investments of the Bank
C) Advances of the Bank
D) Interest earned by the bank

5. Which of the following document will help the custom officials in calculating the custom duty to be levied on the goods traded? 01

A) Health Certificate
B) Insurance Policy
C) Packing List
D) Consular Invoice

6. Identify the organization which aims to facilitate globalization to Indian business. 01

A) RBI
B) EXIM Bank
C) Advising Bank
D) Negotiating Bank

7. Which of the following type of Letter of Credit is considered to be risky for an exporter? 01

A) Revocable Letter of Credit
B) Irrevocable Letter of Credit
C) Fixed Letter of Credit
D) Red Clause Letter of Credit

8. Identify the type of Letter of Credit is issued by the issuing bank without insisting that the bills drawn under the letter of credit transaction be accompanied by relevant shipping documents. 01

A) Clean Letter of Credit
B) Irrevocable Letter of Credit
C) Documentary Letter of Credit
D) Red Clause Letter of Credit

9. Fall in the value of the Rupee against foreign currency may lead to _____ 01

A) depletion of natural resources
B) excessive outflow of the Nation's foreign reserves
C) unhealthy competition between nations
D) excessive imports by the country

10. 'Priority Sector' lending guidelines will be applicable to which of the following type of loans? 01

A) Personal Loans
B) Agricultural Loans
C) Loans to MNC's
D) Unsecured Loans

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11. Mr. 'R' has approached the Bank to finance the purchase of electric bike for Rs. 1,50,000/- .Which method of creating charge will be considered most suitable in case of the said security? 01

A) Assignment
B) Hypothecation
C) Mortgage
D) Pledge

12. Which of the following will a banker be reluctant to accept as a security against a long term loan? 01

A) Shares of a public company
B) Debentures of a well-established company
C) Stock of goods
D) Real Estate

13. What is the legal position of the Banker when he accepts fixed deposit receipt as a security? 01

A) Pledgee
B) Hypothecatee
C) Mortgagee
D) Assignee

14. 'CRR & SLR' are tools used by the RBI to control bank credit & increase the safety of funds. Justify the given statement with two reasons. 02

15. The Reserve Bank of India refused to grant license to a foreign origin bank for commencing its business in India. With reference to the statement bring out the reasons for such refusal. (2 points) 02

16. Provide details for the schedule 'Interest Earned', as appearing in the Profit & Loss Account of a Banking Company. 02

17. Provide details for the schedule 'Other Assets', as appearing in the Final Accounts of a Banking Company. 02

18. Explain any two advantages of International Trade. 02

19. Assessing the eligibility of the borrower for the advance is an essential duty of the banker. With reference to the statement, highlight any two factors affecting the creditworthiness of a borrower. 02

20. Explain the working of a revolving letter of credit with the help of a suitable example. 03

21. How does the banker's right of general lien differ from his right of set-off? (3 points) 03

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22. With the help of suitable examples explain three circumstances under which a banker is permitted to disclose information of a customer's account. 03

23. Mr. Z your customer has given a standing instruction to collect dividend on his investments. As a banker, what precautions will you take while discharging your duty in this case? (3 points) 03

24. Why do people prefer appointing their banker as 'Trustee' of their money/property rather than individuals? (3 points) 03

25. How does 'Pledge' differ from 'Mortgage' as a method of creating a charge on securities for bank advances? (3 points) 03

26. The owner of a car rental outlet at Candolim, has approached your branch for a loan to purchase an electric car for business purpose. What aspects will you consider before disbursing the loan? 03

27. What provisions have been laid down under the Banking Regulation Act, 1949 with respect to the management of banking companies in India? 04

28. Draft a neat specimen of the Balance Sheet of a Banking Company as required under the Banking Regulation Act of 1949. 04

29. An exporter has submitted the following documents under a Letter of Credit arrangement: 04

a) Bill of Lading b) Marine Insurance Policy

As the manager in the Negotiating Bank, what aspects will you consider while scrutinizing these documents?

30. A banker is often termed as a 'dignified debtor'. Justify this statement with four reasons. 04

31. Mr. SK who owns a small scale industry in the Tivim Industrial Estate has approached you for a loan of Rs. 3 lakhs for the purchase of equipment. As a bank manager, what aspects will you consider while sanctioning the loan? 04

32. i) A customer approaches you with a proposal for an advance against the following securities: 04

a) Stock of wheat grains b) Shares issued by Infosys

As a branch manager, which of the securities will you accept and why.

Or

ii) Discuss the comparative suitability of the following securities as cover for a bank advances:

a) Land and Building b) Life Insurance Policies.

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BLUE PRINT- FINAL EXAMINATION, XII COMMERCE, BANKING 2023- 2024

DURATION: 2 ½ HOUR MAX. MARKS: 70

Objectives	Knowledge				Understanding				Application				Total
Content	VSA	SA-I	SA-II	LA	VSA	SA-I	SA - II	LA	VSA	SA-I	SA -II	LA	
Banking Reg. Act	2(1)			1(4)		2(2)							10
Final Acc.	2(1)	2(2)		1(4)									10
Foreign Trade	1(1)	1(2)			2(1)		1(3)	1(4)	2(1)				14
Banker-customer relations							2(3)					1(4)	10
Ancillary services							2(3)						06
Loans & advances	1(1)				2(1)	1(2)	1(3)					*1(4)	12
Priority sect. adv.	1(1)						1(3)					1(4)	08
Total Marks	07	06		08	04	06	21	04	02			12	70

(Marks per question are shown in the brackets and number of questions is shown out of the brackets)

*denotes choice in question.

Knowledge: 21 marks (30 %) Easy: = 14 marks (20 %)

Understanding: 35 marks (50 %) Average: 42 marks (60 %)

Application: 14 marks (20 %) Difficult: 14 marks (20 %)

Total: 70 marks (100 %) Total: 30 marks (100 %)

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Blue Print- Model Question Paper				Banking Final Examination 2023-2024			
Q. No.	Unit	Knowledge	Understanding	Application	Easy	Average	Difficult
1.	I-Banking Reg. Act	1			1		
2.	I-Banking Reg. Act	1			1		
3.	I-Final Acc.	1				1	
4.	I-Final Acc.	1			1		
5.	II- Foreign Trade			1		1	
6.	II- Foreign Trade	1			1		
7.	II- Foreign Trade			1		1	
8.	II- Foreign Trade		1		1		
9.	II- Foreign Trade		1			1	
10.	IV- Priority Sect. Adv.	1				1	
11.	IV- Loans & Advances		1		1		
12.	IV- Loans & Advances		1			1	
13.	IV- Loans & Advances	1				1	
14.	I-Banking Reg. Act		2				2
15.	I-Banking Reg. Act		2			2	
16.	I-Final Acc.	2			2		
17.	I-Final Acc.	2				2	
18.	II- Foreign Trade	2			2		
19.	IV- Loans & Advances		2			2	
20.	II- Foreign Trade		3			3	
21.	III- Banker-Cust. Rel.		3			3	
22.	III- Banker-Cust. Rel.		3			3	
23.	III- Ancill. Services		3			3	
24.	III- Ancill. Services		3			3	

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25.	IV- Loans & Advances		3			3	
26.	IV- Priority Sect. Adv.		3			3	
27.	I-Banking Reg. Act	4			4		
28.	I-Final Acc.	4					4
29.	II- Foreign Trade		4			4	
30.	III- Banker-Cust. Rel.			4		4	
31.	IV- Priority Sect. Adv.			4			4
32.	IV- Loans & Advances			4*			4
	Total	**21 (30%)**	**35 (50%)**	**14 (20%)**	**14(20%)**	**42(60%)**	**14(20%)**

(*denotes choice in the question.)

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BANKING SYLLABUS FOR STANDARD XII COMMERCE

UNIT I

A) FINAL ACCOUNTS OF BANKS AS REQUIRED BY THE BANKING REGULATION ACT

1. Proforma of the Profit and Loss Account and details of all the schedules appearing therein

2. Proforma of the Balance Sheet and details of all the schedules appearing therein

B) BANKING REGULATION ACT

Some important sections of the Act relating to:

1. Objectives of passing the Act

2. Definition of banks

3. Functions of banks

4. Activities prohibited for banks

5. Various returns to be submitted by the banks to the RBI

6. Inspection by the RBI

7. Directives issued by the RBI

8. Licensing of banks

9. Capital Requirements

10. Opening of branches

11. Provisions regarding Cash Reserves, Liquidity Ratio

12. Management of banks

13. Winding Up of banks

UNIT II: INTERNATIONAL TRADE

A) Need for international trade, International division of labour, advantages and disadvantages of international trade, comparison of domestic trade with international trade

B) Banks and foreign trade

1. Methods of payment used in international trade

2. Letters of Credit: Meaning, definition, types of LC, parties to LC, Procedure of opening LC, importance of documents in LC transactions, negotiation of Bills under LC

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3. Various shipping documents: Bills of Lading, Bills of Exchange, Commercial and Consular Invoice, Certificate of Origin, Packing List, Health Certificate, Uniform Customs and Practice for Documentary LC, International Commercial Terms

4. Issuing and encashment of traveler's cheques, purchase and sale of foreign currency notes and coins, currencies of various countries

5. Role of ECGC and EXIM Bank in financing international trade

UNIT III: GENERAL BANKING BUSINESS

A)

1. General relationship between banker and customer- debtor- creditor, agent- principal, bailee- bailor, trustee-beneficiary relationship

2. Banker's obligation to honour cheques

3. Garnishee Order- Meaning, Steps in the issue of a garnishee order

4. Banker's obligation to maintain secrecy of customer's accounts- exceptions to the rule of secrecy

5. Banker's Rights- Right of general lien, Right of set-off, Right of appropriation of accounts, Right of charging compound interest and Right of charging commission

B) Ancillary services rendered by banks:

Executor, Administrator, Trustee, References given by banks, Standing instructions, Credit cards, Debit cards, Buying and selling securities on behalf of customers.

UNIT IV: LOANS AND ADVANCES AND PRIORITY SECTOR ADVANCES

A) LOANS AND ADVANCES

1. Principles of good lending- safety, liquidity, profitability, security, spread, national interest, liquidity v/s profitability of banks

2. Borrower study and status report- character, capacity, capital, personal interview of the borrower

3. Secured Loans- Characteristics of good security

Margin- Meaning, Need, basis of charging margin

4. Methods of creating charge over securities- Lien, Pledge, Hypothecation, Mortgage and Assignment (meaning, features and differences)

5. Various securities accepted by banks-

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-Stock exchange securities: Government securities, Shares and debentures issued by joint stock companies, others- NSC, KVP

-Land and building

-Life insurance policies

- Goods and commodities

- Documents of title to goods

- Fixed deposit receipts

- Gold

(Precautions to be taken by banks, advantages and disadvantages to the banker)

B) PRIORITY SECTOR LENDING TO:

1. Agriculture

2. Small Scale Industries

3. Transport operators

4. Self-employed/ educated unemployed

5. Small traders

(Precautions to be taken by bankers while lending, for prompt recovery of loans advanced to these sectors)

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BANKING SYLLABUS (PRACTICALS) FOR STANDARD XII COMMERCE

A) PROBLEMS

1. Disclosure to the police
2. Safe custody of articles- Power of attorney
3. Safe deposit locker- Death of the renter
4. Arrest of a customer
5. Advances against shares
6. Garnishee order
7. Set-off against the account of a partnership firm
8. Letter of credit
9. Remittance of funds- Telegraphic transfer
10. Limitation period

B) SPECIMENS OF

1. Demand Draft
2. Demand Promissory Note
3. Travelers cheque

C) APPLICATION FORM FOR

1. Travelers cheques
2. Loan against term deposits
3. Documentary credit
4. House loan

Reference books:

Banking Theory Law and Practice- B.S. Raman,

Banking Law and Practice- P.N. Varshney and H.C Agarval

Practical Problems on Commercial Banking- H.C Agarval

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DISTRIBUTION OF UNITS AND MARKS AS PER THE EXAMINATIONS TO BE HELD DURING THE ACADEMIC YEAR 2023- 2024

SUBJECT: BANKING (4601) **STD: XII**

I. FIRST FORMATIVE EXAMINATION

Duration: 1 hour Max. Marks: 20

Unit No.	Name of the Unit	Marks
Unit 1	A. Final accounts of banks	06
	B. Banking Regulation Act, 1949	14
	Total	**20**

II. SECOND FORMATIVE EXAMINATION

Duration: 1 hour Max. Marks: 20

Unit No.	Name of the Unit	Marks
Unit II	International Trade	12
Unit IV	Loans and Advances	08
	Total	**20**

III. THIRD INOVATIVE TEST (As per GBSHSE Circular No. 39 dated 02/08/2021)

Max. Marks: 20

A. Any innovative form/forms of testing students may be used. Topics for testing to be assigned from the syllabus only …….. 10 marks

B. Internal Practical…… 10 marks

Problems	Garnishee order Set-off against the account of a partnership firm Letter of credit Remittance of funds- Telegraphic transfer Limitation period	Any one problem for 4 marks
Specimens	Demand Promissory Note Travelers Cheque	Any one Specimen for 2 marks
Application forms	Loan against term deposits Documentary credit	Any one Form for 4 marks

SUGGESTED TOPICS FOR ASSIGNMENT:

1. Functions of banks
2. Recent directives issued by the RBI
3. Modern methods of payment used in international trade
4. Travelers Cheques
5. Loans and special schemes offered by banks to fund the priority sector

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FINAL EXAMINATION	**(Max. Marks 70)**	**(Time: 2 ½ Hours)**
Unit No.	Name of the Unit	Marks
Unit I	Final Accounts of Banks	10
	Banking Regulation Act	10
Unit II	International trade	14
Unit III	Banker Customer Relationship	10
	Ancillary Services rendered by banks	06
Unit IV	Loans and Advances	12
	Priority Sector Lending	08
	Total	**70**

FINAL PRACTICAL EXAMINATION

Duration: 90 Minutes Max. Marks: 20

Q. No.	Topic	Marks
1	Problem	4
2	A. Specimen B. Specimen	3 3
3	Problem	4
4	Application form	4
	Journal	2
	Total	**20**

Note:

The guidelines/ general instructions for the assessment of answer booklets of candidates by the internal and external examiners together, will be as follows:

1. The **External Examiner** will assess Q.1 (1 problem) of 4 marks Q.2. A) and B) (2 Specimens) of 3 marks each

2. The **Internal Examiner** will assess Q.3 (1 problem) of 4 marks and Q.4 (1 application form) of 4 marks each.
The internal examiner will also assign marks (Max 02 marks) for the certified journal.

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