



*Sample Paper
&
Question Paper Pattern*

2022
2023

GOA BOARD

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

3. Various shipping documents: Bills of Lading, Bill 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
6. Recent trends in liberalization of 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-

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
6. Travel and Tourism

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

Reference books: Banking Theory Law and Practice- B.S. Raman,

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

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 Agarwal

DISTRIBUTION OF UNITS AND MARKS AS PER THE EXAMINATION TO BE HELD DURING THE ACADEMIC YEAR 2022-2023

I. FIRST INTERNAL TEST/ 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	14
	Total	20

II. SECOND INTERNAL TEST/ SECOND FORMATIVE EXAMINATION

Duration: 1 hour

Max. Marks: 20

Unit No.	Name of the Unit	Marks
Unit II	International Trade	10
Unit IV	A) Loans and Advances	07
	B) Priority sector advances	03
	Total	20

III. THIRD INTERNAL TEST/ 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

IV. FIRST TERMINAL EXAMINATION (MCQ form)

Duration: 90 Minutes

Max. Marks: 40

Unit No.	Name of the Unit	Marks
Unit I	A. Final accounts of banks	08
	B. Banking Regulation Act	15
Unit II	International trade	17
	Total	40

V. SECOND TERMINAL EXAMINATION (Subjective questions)

Duration: 90 Minutes

Max. Marks: 30

Unit No.	Name of the Unit	Marks
Unit III	A. Banker Customer Relationship	09
	B. Ancillary Services rendered by banks	04
Unit IV	A. Loans and Advances	13
	B. Priority Sector Lending	04
	Total	30

VI. FINAL PRACTICAL EXAMINATION

Duration: 90 Minutes

Max. Marks: 20

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

MODEL QUESTION PAPER, FIRST TERMINAL EXAMINATION

To be implemented from the academic year 2022-23 onwards

	Time: 90 minutes BANKING (COMMERCE) Subject Code <table><tr><td>4</td><td>6</td><td>0</td><td>1</td></tr></table> Total No. of Questions: 40 Maximum marks: 40	4	6	0	1	
4	6	0	1			
	INSTRUCTIONS: 1. This question paper contains 40 questions. 2. All questions are compulsory. 3. Every question has four choices for its answer- A) B) C) and D) and only one of them is the correct answer. 4. On the OMR sheet, for each question number, darken with a ball point pen ONLY ONE bubble corresponding to what you consider to be the most appropriate answer from among the four choices provided. 5. Please note that it is not possible to change the answer once you have filled up the bubble with the ball point pen. Hence, sufficient care must be taken while darkening the bubbles. 6. For each question, you will be awarded ONE MARK if you have darkened only the bubble corresponding to the correct answer. In all other cases, you will get zero mark. There is no negative marking. 7. Only ONE OMR SHEET will be provided to each candidate. 8. Use only Black or Blue Ball Point Pen. 9. Figures to the right indicate the maximum marks allotted to each question.					
Q.1	The final accounts of a banking company include _____ A) Profit and Loss Account and Balance Sheet B) Balance Sheet C) Ledger Accounts D) Profit and Loss Account	(1)				

Q.2	Under which schedule does the item 'interest accrued' appear, in the Final Accountsof the Banking Companies? A) Other income B) Fixed assets C) Interest earned D) Other assets	(1)
Q.3	Which of the following will not appear under the 'schedule: 12' of the Balance Sheetof the Banking Company? A) advances to the public sector B) claims against the Bank not acknowledged as debts C) guarantees given by the Bank on behalf of its customers in India and abroad D) acceptances, endorsements and other obligations of the Bank.	(1)
Q.4	In which schedule does the detail 'Share Premium Fund' feature? A) Capital B) Reserves and Surplus C) Advances D) Fixed Assets	(1)
Q.5	'Demand Deposits' form a part of -----schedule. A) Cash and balance with the RBI B) Fixed Assets C) Other liabilities and provisions D) Deposits	(1)
Q.6	Under which schedule does the item 'commission and brokerage' appear, in theProfit and Loss Account of the Banking Company functioning in India? A) interest earned B) operating expenses C) other income D) interest expended	(1)
Q.7	As per the Banking Regulation Act, 1949, under which schedule does the item 'advertising and publicity' appear? A) Schedule No. 13 B) Schedule No. 14 C) Schedule No. 15 D) Schedule No. 16	(1)
Q.8	Which of the following will not appear under the schedule 'borrowing' of the Balance Sheet of the Banking Company? A) Borrowing from the public B) Borrowing from the Banks C) Borrowing from the RBI D) Borrowing from the financial Institutions	(1)

Q.9	'Banks need to function as per the directives specified by the higher authority'. In the light of this statement, identify the authority. A) RBI B) SBI C) IDBI D) ICICI	(1)
Q.10	The minimum Cash Reserve Ratio prescribed for Banks in India is_____. A) 15% of the liquid assets B) 3% of the time and demand liabilities C) 10% of the time liabilities D) 4% of the time and demand liabilities.	(1)
Q.11	A bank account in-operative for how many years is considered as an 'unclaimed deposit' according to the provisions of the Banking Regulation Act? A) 5 years B) 10 years C) 15 years D) 20 years	(1)
Q.12	'Every Bank, has to send its details of those accounts that have not been operated for more than ten years along with their Final Accounts to the RBI'. In the context to this phrase, identify the 'statement' to be submitted by the Bank. A) Unclaimed deposit statement B) quarterly deposit statement C) half yearly deposit statement D) monthly statement	(1)
Q.13	The Certificate that is considered compulsory for the closure of the Banking Company in India is called_____. A) Certificate of Winding Up B) Certificate of Origin C) Health Certificate D) Certificate of Analysis	(1)
Q.14	The maximum percentage of SLR that can be fixed by the RBI for Banking Companies in India is_____. A) 40% of time and demand liabilities B) 25% of time and demand liabilities C) 3% of time and demand liabilities D) 20% of time and demand liabilities	(1)

Q.15	Under what circumstances can a Bank license be cancelled? A) When the Bank fails to follow the terms and conditions set by the RBI. B) When the Bank is found to have been carrying on business other than Banking. C) When the Banking Company does not carry on its business in the interest of its depositors as well as the general public. D) All the above	(1)
Q.16	The closure of a Bank according to a resolution taken by its Board of Directors and Shareholders is called as _____ A) Compulsory winding up B) Own account winding up C) Voluntary winding up D) Winding up by investors	(1)
Q.17	'BB Bank, London has applied to the RBI for a license to set up a branch office in Kolkata, India. What is the minimum capital and reserve required to be maintained by the said Banking Company to operate in this area? A) 5 lakhs B) 15 lakhs C) 10 lakhs D) 20 lakhs	(1)
Q.18	Under what circumstance can the Banking Company be asked by the High Court to compulsorily liquidate its business activities? A) When the Bank is able to pay its debts. B) When the Banking Company has followed the norms for capital requirements. C) When the Banking Company is not prohibited from receiving fresh deposits. D) When it is not operating in the interests of its depositors.	(1)
Q.19	'Banking perform significant primary and secondary functions'. In view of this statement, which of the following is not a function of a bank? A) bartering of goods B) accepting deposits C) allowing withdrawals from Bank accounts D) investment of surplus funds	(1)
Q.20	'Checking the books of accounts and finding out the facts concerning the functioning of the Bank by interviewing the Bank employees is done by the RBI officials'. Which section of the Banking Regulation Act, 1949 is applicable in this case? A) Section 24 B) Section 26 C) Section 30 D) Section 35	(1)
Q.21	SD Bank Austria, has applied for a license to the RBI to set up a branch office in Goa. The RBI will refuse this request if _____ A) The bank satisfies the provisions of the Banking Regulation Act, 1949	

	B) The bank carries on operations in the interest of depositors C) The government of Austria restricts the setting up of Indian banks in Austria D) The bank has fulfilled the provisions of the minimum capital requirement	(1)
Q.22	BCA Ltd. an Indian banking company has applied to the RBI for the issue of a license to set up a new branch office in a village in Nagaland. What is the minimum capital required to be maintained by the bank in this case? A) 5 lakhs B) 10 lakhs C) 15 lakhs D) 20 lakhs	(1)
Q.23	Mr. Prakash has instructed his banker to transfer Rs. 15,000/- to his landlord as monthly rent. Identify the type of function performed by the bank in this case. A) Agency function B) Investment function C) Function of accepting deposits D) Function of lending funds	(1)
Q.24	The concept of International division of labour and specialization denotes _____ A) each country specializing in the production of a few products on a large scale B) each country dividing its human resource and assigning certain work C) assigning of sub-activities to a particular person D) dividing labour on the basis of their language, religion etc.	(1)
Q.25	The most widely used mode of settling international trade is _____ A) Advance payment B) Value Payable by Post C) Letter of Credit D) International Cheque	(1)
Q.26	Identify the type of letter of credit that covers multiple transactions over a specific period of time. A) Documentary letter of credit B) Rotating letter of credit C) Revolutionary letter of credit D) Revolving letter of credit	(1)
Q.27	A set of rules on the issuance and use of letters of credit is _____ A) Customs and Practices for Documentary Credits B) Uniform Customs and Practice for Documentary Credit C) Common Code for Documentary Credit D) Uniform Practices and Customs for Documentary Credit	(1)

Q.28	J & S Electronics, Germany manufactures and exports washing machines to Brazil. Identify the document that needs to be obtained for the purpose of Customs Clearance. A) Health certificate B) Certificate of origin C) Certificate of Winding Up D) Mate's Receipt	(1)
Q.29	Which of the following is not an advantage of international trade? A) Specialization B) exhaustion of resources C) Earning Foreign Reserves D) Employment Opportunities	(1)
Q.30	'Apart from policies issued by Insurance Companies, importers and exporters look for additional support in terms of coverage of risks'. Which authority can provide to these traders, such kind of a support in International trade? A) EXIM B) ECGC C) IDBI D) ICICI	(1)
Q.31	'There are many Price Quotations used in the conduct of international trade'. Which one of the following is considered to have the highest costs factor involved in it? A) Loco B) FOB C) CIF D) Franco	(1)
Q.32	The Certificate issued by government authorities confirming that the quality of the products being exported meet international standards of safety for consumption is_____. A) Certificate of origin B) Health Certificate C) Packing list D) Commercial Invoice	(1)

Q.33	‘The importer from London has ordered 4,000 ‘bags of spices’ from India’. Which of the following document will help him to verify the quantity and type of goods, once the consignment is delivered to him by the Shipping Company? A) Certificate of origin B) Packing List C) Inspection Certificate D) Certificate of Analysis	(1)
Q.34	‘Mr. D has submitted the ‘Marine Insurance Policy’ for negotiation under a Letter of Credit’ transaction to the bank. As a banker what aspects will you consider while examining the document? A) the goods being exported are sufficiently insured B) the value of the policy is at least 10% more than the actual value of the goods C) that the policy covers the entire voyage D) all of the above	(1)
Q.35	‘AKL Bank issues a Letter of Credit to M/S Wolf Traders on behalf of Mr. G’.What is the position of the ‘AKL Bank’ in the above case? A) Importer B) Opening Bank C) Exporter D) Negotiating Bank	(1)
Q.36	‘GHL Shipping Company, London has accepted a consignment of goods from its customer for the purpose for carriage to the Philippines’. Identify the document issued by the shipping company acknowledging the receipt of goods. A) Bill of Lading B) Mate’s Receipt C) Consular invoice D) Commercial invoice	(1)
Q.37	Mr. A has exported a consignment of goods to Mr. Z in America. Payment has been made through a letter of credit arrangement with XYZ Bank Ltd. America. Identify the beneficiary of the letter of credit in this case. A) XYZ Bank B) Mr. A C) Mr. Z D) None	(1)

Q.38	Which of the following is considered as a merit of international trade? A) High standard of living B) Rivalry among nations C) Over dependence on Imports D) Differences in currencies used	(1)
Q.39	'Letter of Credit' is considered as one of the important forms of credit payment, used in international trade'. Which of the following is an advantage of the same? A) certainty of payment B) trade credit C) obtain advance payment D) All of the above	(1)
Q.40	The premier export finance institution of the country that seeks to build value by integrating foreign trade and investment with the economic rise of India is ____ A) EXIM B) ECGC C) NABARD D) HSBC Bank	(1)

DESIGN OF THE QUESTION PAPER- FIRST TERMINAL EXAMINATION
(XII COMMERCE)

I. Weightage to learning outcomes and difficulty levels:

Sr. No.	Learning outcomes	Marks	Percentage	Difficulty levels	Marks	Percentage
1	Knowledge	12	30%	Easy	12	30 %
2	Understanding	20	50%	Average	16	40%
3	Application	08	20%	Difficult	12	30 %
	Total	40	100 %	Total	40	100 %

II. Weightage to content:

Sr. No.	Units/ Sub Unit	Marks
	Unit 1:	
	A: Final Accounts of banking companies	08
	B: Banking Regulation Act	15
	Unit II: International trade	17
Total		40

III. Weightage to forms of questions and expected time to answer the questions:

Sr. No.	Form of questions	Marks for each question	Number of questions	Total marks	Max. time
1	Very short answer type (VSA)	01	40	40	90 mins.

BLUE PRINT- FIRST TERMINAL EXAMINATION, XII COMMERCE, BANKING

DURATION: 1 ½ HOUR

MAX. MARKS: 40

OBJECTIVES	Knowledge	Understanding	Application	Total Marks
Content Area	VSA	VSA	VSA	
Unit I				
Final acc. Of banks	Q. 1, 2, 3, 4, 5, 6, 7, 8			08
Banking Reg. Act	Q. 10, 13, 14	Q. 9, 11, 12, 15, 16, 18, 20, 21, 23	Q. 17, 19, 22	15
Unit II				
International Trade	Q. 27	Q. 24, 25, 26, 28, 29, 30, 31, 32, 36, 38, 39	Q. 33, 34, 35, 37, 40	17
Total	12 Marks	20 Marks	08 Marks	40 Marks

Knowledge: 12 marks (30 %)

Understanding: 20 marks (50 %)

Application: 08 marks (20 %)

Total: 40 marks (100 %)

Easy: = 12 marks (30 %) (Q.1, 5, 8, 10, 11, 13, 15, 19, 21, 23, 25, 39)

Average: 16 marks (40 %) (Q.4, 6, 7, 9, 12, 14, 16, 17, 18, 20, 22, 28, 29, 31, 32, 38)

Difficult: 12 marks (30 %) (Q. 2, 3, 24, 26, 27, 30, 33, 34, 35, 36, 37, 40)

Total: 40 marks (100 %)

MODEL QUESTION PAPER, SECOND TERMINAL EXAMINATION

To be implemented from the academic year 2022-23 onwards

Time: 1 ½ hours		SECOND TERM		BANKING						
Subject Code										
<table border="1"><tr><td>H</td><td>4</td><td>6</td><td>0</td><td>1</td></tr></table>						H	4	6	0	1
H	4	6	0	1						
Total No. of Questions: 14			Maximum marks: 30							
INSTRUCTIONS: i. This question paper contains 14 questions. ii. All questions are compulsory. iii. There is no overall choice for questions. However, there is an internal choice for Question No. 14. iv. Marks for each question are indicated against it. v. Answer each ‘PART’ on a fresh page. vi. PART-A, Very short answer type question. PART-B, Questions should be answered in about 30 words each. PART-C, Questions should be answered in about 60 words each. PART-D, Questions should be answered in about 100 words each.										
	PART-A									
1.	SK Bank Ltd. has received a garnishee order attaching the account of one of its customer. On the appointed date, the bank officials fail to appear before the Court. Hence, the Court served the Final Order. What is the specific term used for the Final Order?				01					
2.	A customer of ANC Bank Ltd. Has died without leaving a will. Hence, the Court has appointed the banker for the settlement of the estate and the property of the deceased customer. In what capacity does the banker act in this situation?				01					
3.	Name the type of plastic money which has become quite popular in modern times and can be used even with zero balance in the account.				01					
4.	Identify the principle of sound lending which is based on the phrase ‘do not place all eggs in one basket’.				01					
5.	Mr. A has availed of a loan facility from XYZ Bank Ltd. for the purchase of a flat. Identify the method that the bank can use to create a charge on the flat accepted as security.				01					

	PART-B	
6.	What are the conditions to be satisfied by the banker for exercising the right of set-off? (any two points)	02
7.	Mr. J has opened a Recurring Deposit Account in AB Bank Ltd. and has given written instructions to the banker to transfer Rs. 5,000/- from his Saving's Account into the Recurring Deposit Account. As a banker, what factors will you consider while following the instructions given by Mr. J?	02
8.	As a banker how would you judge the 'character' and 'capital' as two important aspects while studying the background of the borrower?	02
9.	'Government Securities are gaining popularity and are usually preferred as security for bank advances.' Justify this statement by giving any two reasons.	02
	PART-C	
10.	'The legal position of a banker as a debtor differs from his position as a trustee.' Justify this statement by providing any three reasons.	03
11.	Why do bankers consider fixed deposit receipts as safe securities for bank advances? Any three points.	03
12.	Though a banker is bound by the clause of secrecy yet, he is permitted to disclose details of his customer's account to third parties under certain circumstances. With reference to this statement, explain any three circumstances which justify such disclosure by the bank.	03
	PART D	
13.	The Loans and Advances Department of RAV Bank Ltd. has received an application from TR Transport Agency, Panjim- Goa for a loan of Rs 25 lakhs for the purchase of a new vehicle. As the head of the department, what precautions will you take while considering the loan application?	04
14.	Mr. D a retailer has approached your bank for a loan of Rs. 45,000/- and has offered a stock of goods as security to cover the loan. As the branch manager, what precautions will you take before sanctioning the loan? OR 'Pledge is one of the methods by which banks create a charge on securities offered for an advance.' In this regard, explain any four essential features of Pledge.	04 04

DESIGN OF THE QUESTION PAPER-SECOND TERMINAL EXMINATION (XII COMMERCE)

I. Weightage to learning out comes and difficulty levels:

Sr. No.	Learning outcomes	Marks	Percentage	Difficulty levels	Marks	Percentage
1	Knowledge	09	30%	Easy	09	30 %
2	Understanding	15	50%	Average	12	40%
3	Application	06	20%	Difficult	09	30 %
	Total	30	100 %	Total	30	100 %

II. Weightage to content:

Sr. No.	Units/ Sub Unit	Marks
1	Unit III: A) Banker-Customer Relationship	09
2	B) Ancillary services rendered by banks	04
3	Unit IV: A) Loans and advances	13
4	B) Priority sector advances	04
Total		30

III. Weightage to forms of questions and expected time to answer the questions:

Sr. No.	Form of questions	Marks for each question	Number of questions	Total marks	Approx. time required
1	Very short answer type (VSA)	01	05	05	10 mins.
2	Short Answer Type (SA-I)	02	04	08	25 mins.
3	Short Answer Type (SA-II)	03	03	09	25 mins
4	Long Answer Type (LA)	04	02	08	30 mins.
	Total		14	30	90 mins

BLUE PRINT- SECOND TERMINAL EXAMINATION, XII COMMERCE, BANKING

DURATION: 1 ½ HOUR

MAX. MARKS: 30

Objective s	Knowledge				Understanding				Application				Total
Content	VS A	SA -I	SA -II	LA	VSA	SA- I	SA -II	LA	VSA	SA- I	SA - II	LA	
Banker- customer relations		Q 6			Q 1		Q 12				Q 10		09
Ancillary services					Q 2 Q 3					Q 7			04
Loans & advances			Q 11	*Q 14	Q 5	Q 8 Q 9			Q 4				13
Priority sect. adv.								Q 13					04
Total Marks		02	03	04	04	04	03	04	01	02	03		30

*denotes choice in question.

Knowledge: 09 marks (30 %)

Easy: = 09 marks (30 %) (Q. 8, 11, 14)

Understanding: 15 marks (50 %)

Average: 12 marks (40 %) (Q 1, 6, 7, 12, 13)

Application: 06 marks (20 %)

Difficult: 09 marks (30 %) (Q2, 3, 4, 5, 9, 10)

Total: 30 marks (100 %)

Total: 30 marks (100 %)