

Marking Scheme
Strictly Confidential
(For Internal and Restricted use only)
Senior School Certificate Examination, 2025
SUBJECT NAME BANKING (Q.P. CODE 335)

General Instructions: -

1	You are aware that evaluation is the most important process in the actual and correct assessment of the candidates. A small mistake in evaluation may lead to serious problems which may affect the future of the candidates, education system and teaching profession. To avoid mistakes, it is requested that before starting evaluation, you must read and understand the spot evaluation guidelines carefully.
2	“Evaluation policy is a confidential policy as it is related to the confidentiality of the examinations conducted, Evaluation done and several other aspects. Its’ leakage to public in any manner could lead to derailment of the examination system and affect the life and future of millions of candidates. Sharing this policy/document to anyone, publishing in any magazine and printing in News Paper/Website etc may invite action under various rules of the Board and IPC.”
3	Evaluation is to be done as per instructions provided in the Marking Scheme. It should not be done according to one’s own interpretation or any other consideration. Marking Scheme should be strictly adhered to and religiously followed. However, while evaluating, answers which are based on latest information or knowledge and/or are innovative, they may be assessed for their correctness otherwise and due marks be awarded to them. In class-X, while evaluating two competency-based questions, please try to understand given answer and even if reply is not from marking scheme but correct competency is enumerated by the candidate, due marks should be awarded.
4	The Marking scheme carries only suggested value points for the answers These are in the nature of Guidelines only and do not constitute the complete answer. The students can have their own expression and if the expression is correct, the due marks should be awarded accordingly.
5	The Head-Examiner must go through the first five answer books evaluated by each evaluator on the first day, to ensure that evaluation has been carried out as per the instructions given in the Marking Scheme. If there is any variation, the same should be zero after deliberation and discussion. The remaining answer books meant for evaluation shall be given only after ensuring that there is no significant variation in the marking of individual evaluators.
6	Evaluators will mark($\sqrt{}$) wherever answer is correct. For wrong answer CROSS ‘X’ be marked. Evaluators will not put right (✓) while evaluating which gives an impression that answer is correct and no marks are awarded. This is most common mistake which evaluators are committing.
7	If a question has parts, please award marks on the right-hand side for each part. Marks awarded for different parts of the question should then be totaled up and written in the left-hand margin and encircled. This may be followed strictly.
8	If a question does not have any parts, marks must be awarded in the left-hand margin and encircled. This may also be followed strictly.
9	If a student has attempted an extra question, answer of the question deserving more marks should be retained and the other answer scored out with a note “Extra Question” .

10	No marks to be deducted for the cumulative effect of an error. It should be penalized only once.
11	A full scale of marks _____(example 0 to 80/70/60/50/40/30 marks as given in Question Paper) has to be used. Please do not hesitate to award full marks if the answer deserves it.
12	Every examiner has to necessarily do evaluation work for full working hours i.e., 8 hours every day and evaluate 20 answer books per day in main subjects and 25 answer books per day in other subjects (Details are given in Spot Guidelines).This is in view of the reduced syllabus and number of questions in question paper.
13	<p>Ensure that you do not make the following common types of errors committed by the Examiner in the past:-</p> <ul style="list-style-type: none"> • Leaving answer or part thereof unassessed in an answer book. • Giving more marks for an answer than assigned to it. • Wrong totaling of marks awarded on an answer. • Wrong transfer of marks from the inside pages of the answer book to the title page. • Wrong question wise totaling on the title page. • Wrong totaling of marks of the two columns on the title page. • Wrong grand total. • Marks in words and figures not tallying/not same. • Wrong transfer of marks from the answer book to online award list. • Answers marked as correct, but marks not awarded. (Ensure that the right tick mark is correctly and clearly indicated. It should merely be a line. Same is with the X for incorrect answer.) • Half or a part of answer marked correct and the rest as wrong, but no marks awarded.
14	While evaluating the answer books if the answer is found to be totally incorrect, it should be marked as cross (X) and awarded zero (0)Marks.
15	Any unassessed portion, non-carrying over of marks to the title page, or totaling error detected by the candidate shall damage the prestige of all the personnel engaged in the evaluation work as also of the Board. Hence, in order to uphold the prestige of all concerned, it is again reiterated that the instructions be followed meticulously and judiciously.
16	The Examiners should acquaint themselves with the guidelines given in the “ Guidelines for Spot Evaluation ” before starting the actual evaluation.
17	Every Examiner shall also ensure that all the answers are evaluated, marks carried over to the title page, correctly totaled and written in figures and words.
18	The candidates are entitled to obtain photocopy of the Answer Book on request on payment of the prescribed processing fee. All Examiners/Additional Head Examiners/Head Examiners are once again reminded that they must ensure that evaluation is carried out strictly as per value points for each answer as given in the Marking Scheme.

MARKING SCHEME

BANKING

SECTION A

(Objective Type Questions)

(30 Marks)

1. Answer any **4** out of the given **6** questions on Employability Skills. *4 × 1 = 4*
- (i) (D) Non-responding
 - (ii) (D) It demotivates
 - (iii) (B) Extrinsic motivation
 - (iv) (B) =
 - (v) (A) Professional
 - (vi) Re-incorporate it in new product (or any other valid answer)
2. Answer any **5** out of the given **7** questions. *5 × 1 = 5*
- (i) (A) Debit card/Credit card
 - (ii) (B) Core Banking Solutions
 - (iii) (A) Cash Cabin
 - (iv) Customer
 - (v) (B) Bank Rate
 - (vi) (A) Current account deposit
 - (vii) (C) to ensure the genuineness of the person's identity as mentioned in the application and to verify

3. Answer any **6** out of the given **7** questions. *6×1=6*
- (i) (B) 11
 - (ii) Internet banking refers to operation of account through internet
 - (iii) (A) Back office
 - (iv) Percentage
 - (v) (D) SLR Rate
 - (vi) (A) Retail loans
 - (vii) (D) Finance Minister
4. Answer any **5** out of the given **6** questions. *5×1=5*
- (i) (C) Bank
 - (ii) Middle office
 - (iii) (A) operations are computerized
 - (iv) (A) Inflation
 - (v) (A) Bank Rate
 - (vi) Interest Earned
5. Answer any **5** out of the given **6** questions. *5×1=5*
- (i) (D) Reserve Bank of India
 - (ii) (C) e-banking
 - (iii) (A) Salaried class
 - (iv) EMI – given fixed amount of money every month against Principal instalment and Interest.
 - (v) (B) RBI

- (vi) A financial statements that summarizes revenues, costs and expenses incurred during a specific period of time- usually a fiscal quarter or year.

6. Answer any 5 out of the given 6 questions.

$5 \times 1 = 5$

- (i) (C) electronic clearance of cheques
- (ii) Wireless Application protocol
- (iii) (A) September 2013
- (iv) (A) 4th August, 2021
- (v) (A) Fiscal policy functions
- (vi) (C) Voucher

SECTION B

(Subjective Type Questions)

(30 Marks)

Answer any 3 out of the given 5 questions on Employability Skills. Answer each question in 20 – 30 words.

$3 \times 2 = 6$

7. (a) It is a must in everyday life we should be alert of barrier to active listening.

$1 \times 2 = 2$
for each
point

- (b) Cater to the customer's needs.

8. Paranoid means feeling extremely nervous and worried because you believe and other people do not like you or trying to harm you. Schizoid – lack of interest in social relationship and people tend to be distant, detached and indifferent.

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9. Steps to protect:

$\frac{1}{2} \times 4 = 2$

- (i) Select tools
- (ii) Click on Protect document/sheet in Review tool
- (iii) Type the password in text box.
- (iv) Again type the password to verify click OK button.

10. Barrier to become entrepreneur – shortage of capital, lack of entrepreneurial mindset, unsupporting business environment. (or any other valid point) *1 each =2*

11. It consists of online banking, card-based transactions, Green Finance, Use of power saving equipment's, Green Infrastructure or any other valid answer. *2*

Answer any 3 out of the given 5 questions in 20 – 30 words each. *3×2=6
1 each
point of
difference*

12.

	Basis	Cheque	Demand Draft
1	Issuer	Issued by customer	Issued by branch
2	Assurance of payment	May be dishonored due to insufficient funds	Will never be dishonored due to shortage of funds

(or any other valid point)

13. ATM is automated Teller Machine. ATM is self-service channel available to cardholders. ATM is computerized machine gives banking services such as cash withdrawal, cash deposit, balance inquiries.

14. Bank earns profit: $\frac{1}{2} \times 4 = 2$

- (i) Providing funds to borrowers on interest
- (ii) Commission
- (iii) Fees
- (iv) Additional charges (or any other valid answer)

15. The increase in the prices of goods and services over a period of time. This situation needs to be corrected as value of money is going down. *1+1=2*
16. The Main Day Book which is prepared for each working day is a summary of the total amounts of debits and credits under the three categories of cash, clearing and transfer in all the Heads of Accounts. *2*

Answer any 2 out of the given 3 questions in 30 – 50 words each. *2×3=6*

17. Need of Core: *1 each point*

- (i) Reduce operational cost
- (ii) Improve Customer Service
- (iii) Increase security Enable real time banking

18. $A = P \left[1 + \frac{R}{100} \right]^n = 30000 \times \left[1 + \frac{10}{100} \right]^3 = 39930$

CI = 9930 *3*

19. Responsibilities of head of Bank branch. *1×3=3*

- (i) Supervisor everything in the Bank
- (ii) Take care of customer needs
- (iii) Ensures the performance of staff provide customer services.

Answer any 3 out of the given 5 questions in 50 – 80 words each. *3×4=12*

20. Bank Guarantee is issued by lending institution to secure debt liabilities with bank covering a debt if the debtor fails to settle it freely. Three features of Bank Guarantee are: *1+1 X3=4*

- (i) Period of guarantee
- (ii) Specific amount
- (iii) Purpose of BG
- (iv) Grace period

21. Responsibility of laying the security concern of opening a branch : *1 for each comment point*
- (i) Area should be secure with commercial consideration a priority.
 - (ii) Proximity of Police station near branch
 - (iii) The main Entrance three level security shutter gates/collapsible gate and glass door
 - (iv) Posting of guards/Hot line connections.

22. *1×4=4 for each point*

	Basis	CRR	SLR
1	Full Form	Cash Reserve Ratio	Statutory Liquidity Ratio
2	Meaning	% of total of demand & time deposits that bank must keep with RBI	min % age of total of demand & time deposit that bank must keep in the form of liquid assets.
3	Need	To maintain Solvency	To maintain liquidity.
4	Purpose	influence and control inflation	Use to regulate money supply

23. (a) Default or penal interest as factor of interest rate additionally pay if he does not fulfil any of the conditions set by the lender at the time of lending different periods for different products. Interest is generally charged for period of 1 year however, in real life it is calculated for different periods for different products. *2*

(b)

	Fixed Rate	Floating Rate of interest
1	Amount of interest remain constant throughout the loan period	Amount of interest fluctuates with market conditions.
2	Rate of interest remains fixed in this method so	Rate of interest can decrease or increase leading to unstable

	provide stability and predictability.	financial situation for customer.
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(Or any other valid point of difference)

1+1=2

24. NPA (Non-performing Assets) is loans or advances made by banks and financial institutions that have stopped generating income for the Lending institutions.

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- (i) Importance of credit Risk Assessment/Due Diligence
- (ii) Effective loan Monitoring Recovery mechanism.
- (iii) Strengthening Risk Management Practices in the banking sector.