Marking Scheme
Strictly Confidential
(For Internal and Restricted use only)
Senior Secondary School Examination, 2026 (XIIth)
SUBJECT NAME : Banking (Q.P. CODE : 811/335)

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 Newspaper/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-XII, 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 (√) 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 totalled 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	Ensure that you do not make the following common types of errors committed by the Examiner in the past :- • Leaving answer or part thereof unassessed in an answer book. • Giving more marks for an answer than assigned to it. • Wrong totalling or marks awarded on an answer. • Wrong transfer of marks from the inside pages of the answer book to the title page. • Wrong question wise totalling on the title page. • Wrong totalling 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 totalling error detected by the candidate shall damage the prestige of all the personnel engaged in the evaluation work as also as the Board. Hence, in order to upload 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 totalled 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 (Subject Code - 811)
(PAPER CODE: 335) (P3350811)

Q.No.	EXPECTED OUTCOMES/VALUE POINTS	Marks	Unit	Page
	SECTION – A **Objective type questions**			
1.	Answer any **4** out of the given **6** questions on Employability skills (1x4=4 marks)			
	(i) (B) A group of words that communicates a complete thought or meaning.	**1**	**1**	**9**
	(ii) Stress is a state of feeling upset, annoyed and hopeless.	**1**	**2**	**26**
	(iii) (A) Suspicious	**1**	**2**	**34**
	(iv) (B) Information and communication Technology	**1**	**3**	**39**
	(v) (D) Work area	**1**	**4**	**42**
	(vi) 'Start up India'	**1**	*	*
2.	Answer any **5** out of the given **7** questions (1x5=5 marks)			
	(i) (b) Insurance and Mutual Funds	**1**		
	(ii) (b) Net Banking	**1**		
	(iii) (b) to settle interbank cheque transactions	**1**		
	(iv) (c) Due for payment	**1**		
	(v) (b) decreases	**1**		
	(vi) Journal	**1**		
	(vii) (c) Collection and credit to deposit accounts	**1**		
3.	Answer any **6** out of the given **7** questions (1x6=6 marks)			
	(i) (b) Interest	**1**		
	(ii) (a) Core banking solutions	**1**		
	(iii) Credit worthiness	**1**		
	(iv) The maturity of Bill of exchange refers to the date on which the bill becomes due for payment.	**1**		
	(v) (b) Repo Rate	**1**		
	(vi) (b) Total debits and credits of cash, clearing and Transfer	**1**		
	(vii) (b) RBI	**1**		
4.	Answer any **5** out of the given **6** questions (1x5=5 marks)			
	(i) (b) Steal customer information for criminal use.	**1**		
	(ii) (b) Internet Scam	**1**		
	(iii) (b) Money, Valuables, records and documents	**1**		
	(iv) (b) At the beginning, in advance	**1**		
	(v) (d) Customer loans	**1**		
	(vi) (b) Quarterly	**1**		

5.	Answer any **5** out of the given **6** questions (1x5=5 marks) (i) (b) Dematerialization (ii) (b) Transactions are reflected immediately across all branches. (iii) (b) The face of the bank to its customers (iv) (b) Previous month's balance (v) Standard rate at which RBI buys or rediscounts bills of exchange (vi) (c) Debited to P & L account	**1** **1** **1** **1** **1** **1**		
6.	Answer any **5** out of the given **6** questions (1x5=5 marks) (i) (a) Rs. 2,00,000 (2 lakhs) (ii) (a) Interest rates (iii) (a) Risk management (iv) (b) Percentages (v) (b) Discourages banks from parking funds with RBI (vi)(b)Expenses accrued but not paid	**1** **1** **1** **1** **1** **1**		
	SECTION – B **Subjective type questions**			
	Answer any **3** out of the given **5** questions on employability skills (2x3=6 marks)			
7.	Communication is a two-way process through which information or message is exchanged between individuals using language, symbols, signs or behaviour. Speaking, listening, reading and writing are the parts of communication.	**2**	**1**	**1**
8.	1. Openness - Individuals are creative, curious, active, flexible and adventurous. 2. Consciousness - Self disciplined, work on time, take care of others. 3. Extraversion - love to interact with people. 4. Agreeableness - kind, sympathetic, cooperative, considerate and warm. 5. Neuroticism - tendency towards anxiety, self doubt, depression, shyness.	**0.5x4 any four**	**2**	**33**
9.	1. Sorting Data in IT refers to the process of arranging data elements in a specific order such as ascending or descending based on pre-defined criterion. 2. It helps in data organization, making it easier to search, analyse and process information efficiently.	**1x2**	**3**	**58**
10.	Environmental barriers : 1. Lack of adequate resources or raw material. 2. Non-availability of skilled labour. 3. Lack of requisite machinery and infrastructure. 4. Unavailability of monetary resources on time.	**1x2**	**4**	*
11.	According to UNEP - United Nations Environment Program, green jobs or green collar jobs are works in agricultural, administrative, research and development, manufacturing and service activities that contribute substantially to preserving or restoring environment quality.	**2**	**5**	**112**

	Answer any **3** out of the given **5** questions in 20-30 words each (2x3=6 marks)			
12.	Banks earn revenue by selling life insurance products primarily through commission and fees. (exp.)	**2**		
13.	Two limitations of computer. (a) No feelings or Emotions (b) Lack of intelligence	 **1** **1**		
14.	A bank branch is considered the face of the bank to customers because of (1) Direct interaction with customer and (2) Represents the bank's image and Trust	 **1** **1**		
15.	Amount $5\ P\left[1\,1\ \frac{R}{100}\right]^{n} 5\ 8000\left[1\,1\ \frac{10}{100}\right]^{2}$ $5\ 80\not{0}\not{0}\ 3\ \frac{11}{1\not{0}}\ 3\ \frac{11}{1\not{0}}\ 5\ 9680[CI5\ A2\ P5\ 9680\,2\ 8000]$ = ` 1680	**2**		
16.	If bank fails to maintain the stipulated CRR the RBI take strict action : (1) Penalty by RBI (2) Loss of Reputation and RBI warning.	 **1** **1**		
	Answer any **2** out of the given **3** questions in 30-50 words each (3x2=6 marks)			
17.	Three major security issues related to mobile banking : (1) Phishing and Fake Apps (2) Data Theft and Hacking (3) Unauthorized Access	 **1** **1** **1**		
18.	Three important precautions regarding storage of guns and ammunition : (a) Access control should be with branch manager (b) Regular checking and Record maintenance (c) Secure storage in strong room	 **1** **1** **1**		
19.	<table><tr><th>Basis</th><th>MIBOR</th><th>B. R.</th></tr><tr><td>(1) Full form</td><td>Mumbai inter bank offered rate</td><td>Base rate</td></tr><tr><td>(2) Set by</td><td>Determined daily by NSE based on market condition</td><td>Fixed by each individual banks as per guidelines</td></tr></table>	**1** **1** **1**		

	(3) Name	Market driver	Bank specific			
	Answer any **3** out of the given **5** questions in 50-80 words each (3x4=12 marks)					
20.	Role of a Branch manager in arranging staff meetings. (1) Planning and scheduling (2) Conducting the meeting (3) Review and follow up (Any two) Topics discussed in staff meeting : (a) Review of Branch performance (b) Customer service and complaint handling (c) Operational and security issues (Any two)			**2+2=4** **1** **1** **1** **1** **1** **1**		
21.	(a) The 5 year loan will likely have higher interest rate (b) Reasons - (i) Longer terms involve greater risk of default by the borrower. (ii) Longer terms also carry higher exposure to inflation and uncertainty in the economy so lenders demand extra return.			**1** **1** **2**		
22.	It monitors key economic indicators to ensure stability and growth in the economy. **Formulation of Monetary policy** RBI controls money supply, credit, and interest rates through tools like CRR, Repo Rate and Reverse Repo Rate to maintain price stability. Monitoring Economic indicators : The RBI regularly tracks indicators such as inflation rate, GDP growth, unemployment money supply.			**2+2**		
23.	(i) Assessment of Asset quality (ii) Provisioning and Risk management (iii) Transparency and Regulation (iv) Early detection of problem loans and taking corrective actions.		Exp.	**1** **1** **1** **1**		
24.	(a) Problems faced by Rakesh (i) delay in transfer of shares (ii) Mismatch of signatures (iii) Risk of loss (Any two) (b) depository system these problems – (i) Shares help in electronic form (ii) Instant transfer of ownership (iii) No signatures (Any two)			**2+2=4** **1+1=2** **1+1=2**		

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