



EXAMINATION MATERIAL ZUEB - 2022

BANKING - XII (COMMERCE)

CONSTRUCTED RESPONSE QUESTIONS

- Qno.1 What is a Bank?
- Qno.2 Define the types of bank by ownership?
- Qno.3 Explain the growth and origin of Modern Banking?
- Qno.4 Define the banking history of Pakistan?
- Qno.5 Define cheque with essentials and draw a specimen of cheque?
- Qno.6 Briefly discuss the process of opening a bank account?
- Qno.7 What are the causes of adverse balance of payments?
- Qno.8 Define bill of exchange? Discuss main features of it and explain the principle parties?
- Qno.9 List the principles of employing bank fund? Explain the principle of profitability?
- Qno.10 What do you mean by 5c's of credit management?
- Qno.11 What are the various tools of foreign Remittances? Explain any two of them?
- Qno.12 write down the essentials of a cheque and bill of exchange.
- Qno.13 List the credit control and briefly define any two one from qualitative and one from quantitative?
- Qno.14 List the functions of a central bank? Explain clearing house function?
- Qno.15 List the functions of a commercial bank and define any two
- Qno.16 Under what circumstances a cheque is dishonored?
- Qno.17 What is endorsement? Explain its types.
- Qno.18 List the profitable and non-profitable uses of bank fund and explain any one.
- Qno.19 Define letter of credit and enlist its kinds.
- Qno.20 what is a credit card?
- Qno.21 Mention the measurement for correcting balance of payment and explain anyone.

Qno.22 Differentiate between.

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| 1. Cheque | vs | Bill of Exchange. |
| 2. Promissory Note | vs | Bill of Exchange. |
| 3. Central Bank | vs | Commercial Bank. |
| 4. Secured Loan | vs | Unsecured Loan. |
| 5. Debit Card | vs | Credit Card. |
| 6. Balance of Trade | vs | Balance of Payment. |
| 7. Schedule Bank | vs | Non-Schedule Bank. |