



**ZIAUDDIN UNIVERSITY**  
EXAMINATION BOARD

**Higher Secondary School  
Certificate (HSC)**

**Examination Syllabus  
&  
Model Paper  
(For the year 2024)**

**BANKING – XII**

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## Preface

Ziauddin University Examination Board (ZUEB) was established by the Sindh ACT XLI 2018, with the aim of improving the quality of education. The Board administers examinations for the Secondary School Certificate (SSC) and Higher Secondary School Certificate (HSSC) based on the latest Reviewed National Curriculum by Directorate Curriculum Assessment and Research (DCAR) Sindh. ZUEB has a mandate by Ordinance to offer such examination services to English /Urdu and Sindhi medium candidates for SSC and HSSC from private schools in Sindh. This examination syllabus exemplifies ZUEB's commitment to provincial educational goals.

The Examination Board has prepared with the help of subject professors, subject wise syllabus. It is important to make the difference between syllabus and curriculum. The syllabus of a subject is considered as a guide for the subject teacher as well as the students. It helps the students understand the subject in detail. It also helps students to anticipate what is expected from them while preparing for the exams.

This examination syllabus brings together all those cognitive outcomes of the Provincial Curriculum statement which can be reliably and validly assessed. While the focus is on the cognitive domain, particular emphasis is given to the application of knowledge and understanding.

The examination syllabus is uploaded on the ZUEB website. This is done to help affiliated schools in planning their teaching. It is the syllabus, not the prescribed textbook which is the basis of the ZUEB examinations. In addition, the ZUEB examination syllabus is used to develop learning support materials for students and teachers. The examination board stand committed to all students who have embarked upon the SSC, and HSSC courses in facilitating their learning outcomes. Our examination syllabus document ensures all possible support.

On the Ziauddin University Examination Board website, a tab e –resource is made available which provides resource material in all subjects both in text form in line with the curriculum and also videos on topics to give students access to learn at their own pace and own time. These 15 to 20 minutes videos are prepared around subject concept / topics. These videos are available to the students for revisiting a lesson taught by their teacher or watch it prior to the lesson and as a reinforcement strategy. The work on videos is in progress and new titles will be uploaded.

Please look out for the videos on the given website.

Humbly Yours;



**Shahbaz Nasim**  
**Academic Head**

## **Aims of the syllabus of Principles of Commerce II - Banking**

The wellbeing of every economy depends on their banking sector functioning well. Our daily activities depend on the management and transfer of money. These activities are made easy with the help of banking services, signifying the importance of the Banking sector. Therefore, it is paramount that students in the field of commerce be acquainted with the functions of Banks and the services being offered by them.

Hence, the Aims of teaching Banking to students at Higher Secondary School Level are to:

- Introduce them to the concept of banking.
- Explain the functions and services offered by commercial banks.
- Introduce them to the concept of Central bank and its functions.
- Develop a sense of importance, the roles played by commercial banks and central bank in the economy of countries.
- Keep them abreast of the latest technologies and services being offered by banks.
- Develop a foundation for higher level studies in the field of Banking.
- Encourage them to pursue a career in the Banking sector.

**ZIAUDDIN UNIVERSITY EXAMINATION BOARD**  
**STUDENT LEARNING OUTCOMES (SLO) CATEGORIZATION**  
**XII - BANKING**  
**Detailed Syllabus**

Topics	Sub-Topics	Student Learning Outcomes	Cognitive Levels		
			K	U	A
Origin of Banking	Evolution of Banking Definition of Banking	Explain the origin of Banking. Define Bank according to various writers Describe evolution of banking in various countries. Describe the evolution of modern banking Describe the scope of banking List essentials of successful bank.	*	*	
Banking system and kinds	Kinds of Banks by functions, and ownership.  Administrative Organization/ department.	Describe the classification of banks by functions. Describe the classification of banks on the basis of ownership. Describe the departments that are of chief importance of a bank. Analyze the importance of banks in the economy of Pakistan		*	*
Commercial banks	Definitions  Functions  Creation of Credit  Chart of functions	Define commercial banks. Explain the kinds of commercial banks. Describe the origin of commercial banks Describe principles of commercial banks Describe functions of commercial bank Define credit creation. Explain credit creation process and techniques of commercial bank. Describe the assumptions and limitation of credit creation. Define cash reserves of a commercial bank Explain the factors effecting cash reserves. Explain the factors which determine the volume of cash reserves. Write a note on the role of commercial bank in developing a country's economy Write a note the role of commercial banks in Pakistan's economy Explain the management and internal organizational structure of commercial banks.	*	*	*
Bank Accounts	Definition  Types of Bank Account  How to open a bank account	Define Bank Accounts. Explain various types of bank accounts and their features. Differentiate between the various types of bank accounts. Describe the procedure for opening an account.	*	*	

		Describe the procedures for operation of accounts. Describe the procedure of termination of account. Explain the advantages and disadvantages of opening and account with the bank. Explain the grounds on which a banker can terminate the payment of cheques.		*	
Lending Institutions	Savings and loans associations, Credit Unions, Life insurance companies, Commercial finance companies, Factor companies, Sales finance companies, Consumer finance companies	Define lending institutions List lending institutions other than bank. Describe Savings and loans Association. Describe Credit Unions. Describe Life Insurance companies. Describe commercial finance companies. Describe Factor companies. Describe Sales finance companies. Describe Consumer finance companies.	*	*	
Credit Instrument – Cheque	Credit Instruments  Cheque  Essential of a cheque  Kinds of cheques  Kinds of cross cheques  Dishonor of cheques	Define cheque. Describe various types of cheques and their characteristics. Draw a specimen of a cheque Describe procedure to cash a cheque Differentiate b/w bearer, order and crossed cheque. Describe the collateral types o a cheque. Describe crossing of a cheque and its kinds. Describe parties to a cheque. Differentiate b/w general and special crossing. Describe the endorsement of a cheque and its essentials. Describe various kinds of endorsement. Describe how changes are made to a cheque. Describe dishonor of a cheque and its causes. Describe advantages of using cheques.	*	*	*
Negotiable and Credit Instruments – Bill of Exchange	Bill of Exchange.  Essentials, kinds, and Parties to a bill.  Acceptance, Dishonor, notice of dishonor, noting and protesting.  Retirement, Rebate, Maturity, Grace days,	Define Bill of Exchange. Describe characteristics/essentials of Bill of Exchange. Describe the parties to a bill of exchange. Explain the types of bill of exchange. Draw a specimen of bill of exchange. Explain acceptance of bill of exchange. Describe the merits of bill of exchange. Differentiate b/w bill of exchange and cheque. Differentiate b/w inland bill and foreign bill.	*	*	*

	Discounting, Holder in due course  Endorsement	Describe the acceptance, payment and presentation of a bill of exchange. Describe the dishonor of a bill of exchange. Describe the discounting, maturity, renewal, retirement of bill of exchange. Describe the advantages of a bill of exchange.		*	*
Credit Instrument – Promissory Note	Promissory notes  Essentials, Parties, and kinds of promissory notes.  Treatment in Accounting  Specimen  Differentiate b/w Pro-Note, Cheque and Bill of Exchange	Define Promissory note. Explain characteristics of promissory note. Explain parties to a promissory note. Explain kinds of promissory note. Draw a promissory note. Describe treatment of Promissory notes in accounting. Describe advantages of promissory note. Differentiate b/w cheque and promissory note. Differentiate b/w bill of exchange and promissory note.	*	*	*
Credit Instrument – Bank Draft & Credit & Debit Card, ATM, Bank Drafts, Treasury Bills	Credit Cards  Debit Cards  Automated Teller Machines  Bank Drafts  Treasury Bills	Define Credit Cards. Explain kinds of credit cards. Describe to whom credit cards are issued. Explain advantages of credit cards. Define Debit Cards. Explain advantages of debit cards. Define Automated Teller Machines. Explain the advantages of using an ATM. Define Bank Draft. Explain characteristics, entries and parties of bank drafts. Explain kinds of bank drafts. Draw a specimen of a bank draft. Describe how to obtain bank draft. Differentiate b/w cheque and bank draft. Differentiate b/w bill of exchange and bank draft. Define Treasury bill. Explain characteristics, importance, & its parties.	*	*	*
Non-Negotiable Credit Instruments	Non-negotiable credit instrument  I O U, Postal Order, Money Order, Stock	Define Non-negotiable credit instrument. Describe IOU and its characteristics. Describe Postal order and its characteristics. Describe Money Order and its characteristics. Describe stocks and its characteristics.	*	*	*

Letter of Credit	Letter of Credit Kinds of L/Cs L/C and State Bank	Define letter of credit Describe parties to letter of credit explain the procedure of issuing a letter of credit Describe characteristics of letter of credit Discuss the main advantages of letter of credit for exporters, importers, banker, general public, and government. Describe the different kinds of letter of credit. Explain L/C and State Bank.	*	*	*
Bank advances and funds	Definition. Bank Funds. Lending loans Cash reserves Credit management Securities	Define Bank funds. Explain the principles of employing bank funds. Explain the uses of bank funds. Describe the sources of bank funds. Explain the precautions in lending loans. Explain the factors determining cash reserves. Explain the 5Cs of Credit Management /Control. Define Securities. Explain the types of securities.	*	*	*
Central bank	Central Bank Origin and growth. Functions. Methods of issuing currency.	Define Central Bank. Describe the origin and growth of Central Bank. Describe nature of Central Bank. Describe the main functions of a central bank. Describe the role of central bank in the economic development of a country. Differentiate between Central and Commercial Bank. Describe in detail the monopoly of note issue by central bank. Describe the methods of note issue. Explain why central bank is called the banker to the government.	*	*	*
Credit control	Credit Control Reasons for credit control Methods of credit control	Define monetary policy. Explain objectives of monetary policy. Explain the main instruments of monetary policy. Write on the causes of monetary policy failure in Pakistan. Describe the effects of bank rate policy. Write a note on how central bank performs open market operations to control credit. Write a note on the role of central bank in underdeveloped money market.	*	*	*



		Write a note on the function of central bank as custodian of cash reserves.			*
State Bank of Pakistan	Preamble Administrative Organization Share capital State bank and scheduled banks Scheduled banks in Pakistan State bank and Islamization Functions of State bank Balance sheet of State bank	Write a comprehensive essay of the State Bank of Pakistan. Describe the functions of State Bank of Pakistan. Write a note on the role of State Bank in the economic development of Pakistan. Explain State Bank and Islamization.		*	*
Balance of Trade	Balance of Trade Balance of Payment Chart of Balance of Payment	Define Balance of Trade. Explain main causes of unfavorable balance of trade of Pakistan. Define Balance of Payment. Explain the failures contributing towards adverse balance of payments. Explain factors contributing towards adverse balance of payment. Describe measures for correcting adverse balance of payments.	*	*	*
Foreign Exchange	Foreign Exchange. Factors of Foreign Exchange Development of foreign exchange concept Determination of rate of exchange Mechanism to determine foreign exchange	Define Foreign Exchange Describe methods of international payments/ remittances/ money transfer. Define rate of exchange Explain how rate of exchange is determined. Describe the factors that determine exchange rate Examine the purchasing power parity theory of foreign exchange along with assumptions and criticism Explain the demand and supply theory of foreign exchange. Describe fixed and floating exchange rate system.	*	*	*

	<p>Factors of exchange rate</p> <p>Remittances</p> <p>Purchasing power parity theory</p>	<p>Explain the advantages and disadvantages of fixed and floating exchange rate system.</p> <p>Discuss different kinds of exchange rate</p> <p>Analyze the foreign exchange experience of Pakistan.</p>		<p>*</p> <p>*</p>	<p>*</p>
Exchange Control	<p>Exchange Control</p> <p>Aims of exchange control</p> <p>Control devices</p>	<p>Define exchange control.</p> <p>Discuss the objective of exchange control.</p> <p>Describe the different methods of exchange control.</p> <p>Define devaluation of currency.</p> <p>Discuss objectives of devaluation.</p> <p>Discuss the merits and demerits of devaluation.</p>	<p>*</p> <p>*</p>	<p>*</p> <p>*</p> <p>*</p>	
Pakistan's specialized financial institutions	<p>Investment Corporation of Pakistan</p> <p>National Investment Trust</p> <p>Agricultural Development Bank of Pakistan</p> <p>Industrial development bank of Pakistan</p> <p>Pakistan industrial credit and investment corporation</p> <p>PICIC Commercial Bank.</p>	<p>Discuss Investment Corporation of Pakistan and its functions (ICP).</p> <p>Discuss National Investment Trust (NIT).</p> <p>Discuss Agricultural development bank of Pakistan and its functions.</p> <p>Discuss Industrial Development bank of Pakistan and its functions.</p> <p>Discuss Pakistan Industrial Credit and Investment corporation and its functions.</p> <p>Discuss National Development Finance Corporation (NDFC) and its functions.</p> <p>Discuss stock exchange, National Investment Trust (NIT), Investment Corporation of Pakistan.</p>		<p>*</p> <p>*</p> <p>*</p> <p>*</p> <p>*</p> <p>*</p>	
International financial institutions	<p>International Monetary Fund (IMF).</p> <p>International Bank of Reconstruction and Development (IBRD).</p> <p>World Bank</p>	<p>Write detailed note on World Bank by mentioning basic facts, background, management, resources, voting rights, functions &amp; objectives.</p> <p>Write a note on SDR.</p> <p>Write detailed note on IMF mentioning highlights, background, management, participants, resources, quotas, and functions</p>		<p>*</p> <p>*</p> <p>*</p>	

E-Banking	E-Banking Instruments & Equipment Benefits Drawbacks Kinds of E-Banking	Define E-Banking Explain scope of E-Banking. Describe the benefits and disadvantages of E-Banking. Explain the kinds of e-banking. Describe electronic fund transfer in detail.	*	* * * *	
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## Table of Specification (TOS)

**Table 1: Number of Student Learning outcomes (SLOs) and their cognitive distribution**

Topic No.	Topic	Student Learning Outcomes			Total
		K	U	A	
1	Origin of Banking	2	4	-	6
2	Banking System and its kinds	-	3	1	4
3	Commercial Banks	3	9	2	14
4	Bank Accounts	1	7	-	8
5	Lending Institutions	2	7	-	9
6	Credit Instrument – Cheques	1	12	1	14
7	Negotiable & Credit Instruments – Bill of Exchange	1	11	1	13
8	Credit Instrument – Promissory notes	1	7	1	9
9	Credit Instrument – Bank Draft, Credit Cards	5	11	1	17
10	Non-negotiable Credit Instruments	1	4	-	5
11	Letter of Credit	1	6	-	7
12	Bank advances and funds	2	7	-	9
13	Central Bank	1	8	-	9
14	Credit Control	1	3	4	8
15	State Bank of Pakistan	-	2	2	4
16	Balance of Trade	2	4	-	6
17	Foreign Exchange	2	8	1	11
18	Exchange Control	2	4	-	6
19	Pakistan’s specialized financial institutions	-	7	-	7
20	International financial institutions	-	3	-	3
21	E-Banking	1	4	-	5
	<b>Total</b>	<b>29</b>	<b>131</b>	<b>14</b>	<b>174</b>
	<b>Percentage (%)</b>	<b>17%</b>	<b>75%</b>	<b>8%</b>	<b>100%</b>

**Note:**

1. Table 1 identifies the Student Learning objectives and their cognitive distribution (Knowledge, Understanding, Application).
2. The table shows that the share of knowledge is 17% with 29 SLOs, Understanding is 75% with 131 SLOs and Application is 8% with 14 SLOs
3. In the subject of Banking, a higher emphasis has been given to Understanding of concepts.
4. Please note that Table 1 does not translate to marks distribution in the exam paper and weightage of each topic is calculated separately in Table 3

**Table 2: No. of SLOs and their % Share per Topic**

<b>Topic No</b>	<b>Topic</b>	<b>Total SLOs</b>	<b>% Share of SLOs</b>
1	Origin of Banking	6	3%
2	Banking System and its kinds	4	2%
3	Commercial Banks	14	8%
4	Bank Accounts	8	5%
5	Lending Institutions	9	5%
6	Credit Instrument – Cheques	14	8%
7	Negotiable & Credit Instruments – Bill of Exchange	13	7%
8	Credit Instrument – Promissory notes	9	5%
9	Credit Instrument – Bank Draft, Credit Cards	17	10%
10	Non-negotiable Credit Instruments	5	3%
11	Letter of Credit	7	4%
12	Bank advances and funds	9	5%
13	Central Bank	9	5%
14	Credit Control	8	5%
15	State Bank of Pakistan	4	2%
16	Balance of Trade	6	3%
17	Foreign Exchange	11	6%
18	Exchange Control	6	3%
19	Pakistan’s specialized financial institutions	7	4%
20	International financial institutions	3	2%
21	E-Banking	5	3%
	<b>Total</b>	<b>174</b>	<b>100%</b>

**Note:**

1. Table 2: Shows the % share of SLOs per Topic.
2. The Topics of Credit Instruments have the highest % share of SLOs, with Bank Draft and Credit Cards at 10%, followed by cheques 8%, and Bill of Exchange at 7%.
3. Please note that Table 2 does not translate to marks distribution in the exam paper and weightage of marks for each topic is calculated separately in Table 3

**Table 3: Exam Paper Specification, Topic Difficulty, Types of Questions,  
No. of Questions per Topic, Marks Allocation**

Topics	Difficulty Level	Section A	Section B	Section C
		MCQs @ 1 mark each	CRQ @ 5 marks each	ERQ @ 15 marks each
<ul style="list-style-type: none"> <li>▪ Origin of Banking</li> <li>▪ Banking System and its kinds</li> </ul>	Easy	2	1	1
<ul style="list-style-type: none"> <li>▪ Commercial Banks</li> <li>▪ Bank Accounts</li> <li>▪ Lending Institutions</li> <li>▪ Central Bank</li> <li>▪ State Bank of Pakistan</li> </ul>	Moderate	3	2	
<ul style="list-style-type: none"> <li>▪ Credit Instruments – Cheque</li> <li>▪ Credit &amp; Negotiable Inst. – Bill of Exchange</li> <li>▪ Credit Instrument – promissory note</li> <li>▪ Credit Instrument – Bank Draft, Credit Card</li> <li>▪ Non-negotiable Credit Instruments</li> </ul>	Moderate Difficult	4	2	1
<ul style="list-style-type: none"> <li>▪ Letter of Credit</li> <li>▪ Bank Advances and funds</li> <li>▪ Credit Control</li> <li>▪</li> </ul>	Moderate	2	2	
<ul style="list-style-type: none"> <li>▪ Balance of Trade</li> <li>▪ Foreign Exchange</li> <li>▪ Exchange Control</li> </ul>	Moderate	2	1	1
<ul style="list-style-type: none"> <li>▪ Pakistan’s specialized financial institutions</li> <li>▪ International financial institutions.</li> <li>▪ E-Banking</li> </ul>	Moderate	2	1	
<b>Total Questions to be given</b>		<b>15</b>	<b>9</b>	<b>3</b>
<b>Total Questions to be attempted</b>		<b>15</b>	<b>6</b>	<b>2</b>
<b>Maximum marks obtainable</b>		<b>15</b>	<b>30</b>	<b>30</b>

**Note:**

1. Table 3 displays Paper specification, Topic difficulty level, 3 types of Questions and their respective numbers to be used for assessment, and marks distribution per section.
2. The Exam Paper consists of 3 Sections:
  - a. Section A = Multiple Choice Questions (MCQs)
  - b. Section B = Short Answer Questions / Constructive Response Questions (CRQs)
  - c. Section C = Detailed Answer Questions (ERQs); require more detailed answers necessitating a broader understanding of concepts, and complex calculations compared to CRQ

**ZIAUDDIN UNIVERSITY EXAMINATION BOARD**  
**GRADE XII – BANKING**  
**SCHEME OF ASSESSMENT**

**Maximum Marks: 75**

**Section ‘A’: Multiple Choice Questions (20%) 15 Marks** **(1x15=15)**  
Multiple Choice Question will cover the complete Syllabus

- Each MCQ carries 1 mark
- Given MCQs will be = 15 MCQs
- All MCQs to be answered

**Section ‘B’: Short Answer Questions (40%) 30 Marks** **(6x5=30)**

- Short Answer Question must be given from the prescribed Syllabus all content is to be followed.
- Nine (9) Short Answer Questions may be given. Each Question having (5 Marks). In this Section Student shall attempt (6 Questions).

**Section ‘C’ (Detailed Answer Questions) (40%) 30 Marks** **(15x2=30)**

- Three (03) Detailed Answer Questions may be given in this section and (2 Questions) are to be answered and each Question having (15 Marks).

## DEFINITIONS OF COGNITIVE LEVELS

### Remember

Remembering is the act of retrieving knowledge and can be used to produce things like definition or lists. The student must be able to recall or recognize information and concepts. The teacher must present information about a subject to the student, ask questions that require the student to recall that information and provide written or verbal assessment that can be answered by remembering the information learnt.

### Question Stems

- Can you name all the ...?
- Describe what happens when ...?
- How is (are) ...?
- How would you define ...?
- How would you identify ...?
- How would you outline ...?
- How would you recognize...?
- List the ... in order.
- What do you remember about ...?
- What does it mean?
- What happened after?
- What is (are) ...?
- What is the best one?
- What would you choose ...?
- When did ...?
- Where is (are) ...?
- Which one ...?
- Who spoke to ...?
- Who was ...?
- Why did ...?

### Understand

The next level in the taxonomic structure is Understanding, which is defined as the construction of meaning and relationships. Here the student must understand the main idea of material heard, viewed, or read and interpret or summarize the ideas in their own words. The teacher must ask questions that the student can answer in their own words by identifying the main idea.

### Question Stems

- Can you clarify...?
- Can you illustrate ...?
- Condense this paragraph.
- Contrast ...
- Does everyone think in the way that ... does?
- Elaborate on ...
- Explain why ...
- Give an example
- How can you describe
- How would you clarify the meaning
- How would you compare ...?
- How would you differentiate between ...?
- How would you describe...?
- How would you generalize...?
- How would you identify ...?
- Is it valid that ...?
- Is this the same as ...?
- Outline ...
- Select the best definition
- State in your own words
- This represents ...
- What are they saying?
- What can you infer from ...?
- What can you say about ...?
- What could have happened next?
- What did you observe?
- What does this mean?
- What expectations are there?
- What information can you infer from
- What is the main idea of ...?



	<ul style="list-style-type: none"> <li>• What restrictions would you ad</li> <li>• What seems likely?</li> <li>• What seems to be ...?</li> <li>• What would happen if ...?</li> <li>• What would happen if ...?</li> <li>• Which are the facts?</li> <li>• Which statements support ...?</li> <li>•</li> <li>•</li> </ul>
<p><b>Apply</b> The third level in Bloom's taxonomy, Applying marks a fundamental shift from the pre-Bloom era because it involves remembering what has been learnt, having a good understanding of the knowledge, and applying it to real-world exercises, challenges or situation. Students must apply an abstract idea in a concrete case to solve a problem or relate it to prior experience. The teacher must provide opportunities for students to use theories and problem-solving techniques in new situations and review and check their work. Assessment questions should be provided that allow students to define and solve problems.</p> <p><b>Question Stems</b></p> <ul style="list-style-type: none"> <li>• Can you group by characteristics such as...?</li> <li>• Choose the best statements that apply</li> <li>• Clarify why ...</li> <li>• Do you know of another instance where...?</li> <li>• Draw a story map</li> <li>• Explain why a character acted in the way that he did</li> <li>• From the information given, can you develop a set of instructions about ...?</li> <li>• How could you develop ...?</li> <li>• How would you change ...?</li> <li>• How would you demonstrate...?</li> <li>• How would you develop ... to present</li> <li>• How would you explain ...?</li> </ul>	<p><b>Analyze</b> Analyzing is the cognitive level where students can take the knowledge they have remembered, understood and applied, then delve into that knowledge to make associations, discernments or comparisons. Students should break down a concept or idea into parts and show relationship between these parts. Teachers must give student time to examine concepts and their requisite elements. Students are required to explain why they chose a solution.</p> <p><b>Question Stems</b></p> <ul style="list-style-type: none"> <li>• Can you distinguish between ...?</li> <li>• Can you explain what must have happened when ...?</li> <li>• Determine the point of view, bias, values, or intent underlying the presented material</li> <li>• Discuss the pros and cons of ...</li> <li>• How can you classify ... according to ...?</li> <li>• How can you compare the different parts?</li> <li>• How can you sort the different parts...?</li> <li>• How is ... connected to ...?</li> <li>• How is ... similar to ...?</li> <li>• How would you categorize...?</li> <li>• How would you explain?</li> <li>• If ... happened, what might the ending have been?</li> <li>• State the point of view of ...</li> <li>• What are some of the problems of ...?</li> <li>• What assumptions ...?</li> <li>• What can you infer about...?</li> <li>• What can you point out about?</li> <li>• What conclusions ...?</li> <li>• What do you see as other possible outcomes?</li> <li>• What does the author assume?</li> <li>• What explanation do you have for ...?</li> <li>• What ideas justify the conclusion?</li> <li>• What ideas validate...?</li> </ul>

- |  |   |
|--|---|
|  | <ul style="list-style-type: none"><li>• What is the analysis of ...?</li><li>• What is the function of ...?</li><li>• What is the problem with ...?</li><li>• What motive is there?</li><li>• What persuasive technique is used?</li><li>• What statement is relevant?</li><li>• What was the turning point?</li><li>• What were some of the motives behind...?</li><li>• What's fact? Opinion?</li><li>• What's the main idea?</li><li>• What's the relationship between?</li><li>• Which events could not have happened?</li><li>• Why did ... changes occur?</li><li>• Why do you think?</li></ul> |
|--|---|

## BLOOMS TAXANOMY WITH EXAMPLES

If you are a teacher looking for ways to engage your students in learning, this LIST of questions might be interesting for your classroom practice. Bloom's Taxonomy question stems can help elicit higher-order thinking skills and promote critical thinking among learners at different taxonomy levels. These question stems can also encourage students to think about their knowledge through reflection before answering questions.

### ACTION WORDS FOR COGNITIVE LEVELS

<b>Knowledge</b>	<b>Understand</b>	<b>Apply</b>	<b>Analyze</b>	<b>Evaluate</b>	<b>Create</b>
define	explain	solve	Analyze	reframe	design
identify	describe	apply	Appraise	criticize	compose
describe	interpret	illustrate	judge	evaluate	create
label	paraphrase	modify	support	order	plan
list	summarize	use	compare	compare	combine
name	classify	calculate	decide	classify	formulate
state	compare	change	discriminate	contrast	invent
match	differentiate	choose	recommend	distinguish	hypothesize
recognize	discuss	demonstrate	summarize	infer	substitute
select	distinguish	discover	assess	separate	write
examine	extend	experiment	choose	explain select	compile
locate	predict	relate	convince	categorize	construct
memorize	associate	show	defend	connect	develop
quote	contrast	sketch	estimate	differentiate	generalize
recall	convert	complete	grade	divide	integrate
reproduce	demonstrate	construct	measure	order	modify
tabulate	estimate	dramatize	predict	prioritize	organize
tell Copy	express	interpret	rank	survey	prepare
discover	identify	manipulate	score	calculate	produce
duplicate	indicate	paint	select	conclude	rearrange
enumerate	infer	prepare	test	deduce	rewrite
listen	relate	act	conclude	devise	adapt
observe	restate	collect	consider	diagram	anticipate
omit	select	compute	critique	dissect	arrange
read	translate	explain list	debate	estimate	assemble
recite record	ask	operate	distinguish	evaluate	choose
repeat retell	cite	practice	editorialize	experiment	collaborate
visualize	discover	simulate	justify	focus	facilitate
	generalize	transfer write	persuade	illustrate	imagine
	group		rate	organize	intervene
	illustrate		weigh	outline	make
	judge			plan	manage
	observe			question	originate
	order			test	propose
	report				simulate solve
					support test
					validate

	represent research review rewrite show				
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**HSC PART II EXAMINATION**  
**MARKS BREAKUP GRID FOR EXAMINATION 2024**

**GROUP: PRE-MEDICAL-II**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PRACTICAL</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
PHYSICS	85	15	100
CHEMISTRY	85	15	100
BOTANY	45	7	52
ZOOLOGY	40	8	48
<b>TOTAL</b>	<b>505</b>	<b>45</b>	<b>550</b>

**GROUP: PRE-ENGINEERING-II**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PRACTICAL</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
PHYSICS	85	15	100
CHEMISTRY	85	15	100
MATHEMATICS	100	--	100
<b>TOTAL</b>	<b>520</b>	<b>30</b>	<b>550</b>

**GROUP: COMPUTER SCIENCE/ GENERAL SCIENCE**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PRACTICAL</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
PHYSICS	85	15	100
COMPUTER SCIENCE	75	25	100
MATHEMATICS	100	--	100
<b>TOTAL</b>	<b>510</b>	<b>40</b>	<b>550</b>

## **GROUP: COMMERCE-II (Private/Regular)**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PRACTICAL</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
BANKING	75	-	75
COMMERCIAL GEOGRAPHY	75	-	75
ACCOUNTING	100	--	100
STATISTICS	50		50
<b>TOTAL</b>	<b>550</b>	<b>---</b>	<b>550</b>

## **GROUP: HUMANITIES-II (Private/Regular)**

**(Any Three Elective)**

<b>SUBJECT</b>	<b>THEORY</b>	<b>PRACTICAL</b>	<b>TOTAL</b>
ENGLISH	100	-	100
URDU NORMAL / SINDHI NORMAL	100	-	100
PAKISTAN STUDIES	50	-	50
COMPUTER STUDIES	75	25	100
CIVICS	100		100
MATHEMATICS	100	-	100
SOCIOLOGY	100	--	100
ECONOMICS	100		100
EDUCATION	100		100
<b>TOTAL</b>	<b>550</b>	<b>---</b>	<b>550</b>



# ZIAUDDIN UNIVERSITY

## EXAMINATION BOARD

Total Time 3 hours

Total Marks: 75

Class: XII

HIGHER SECONDARY SCHOOL CERTIFICATE EXAMINATION 2024

Time Allowed: 20 minutes

SUBJECT : BANKING

Q1:

SECTION "A"

Marks : 15

Note: Attempt all question from this section. Each question carries one mark

1. The First Bank established in Pakistan was:  
a. United Bank                      b. Habib Bank                      c. Al-Habib Bank                      d. Askari Bank
2. A Country's financial and economic stability is the obligation of:  
a. Commercial Bank                      b. Central Bank                      c. Agricultural Bank                      d. Industrial Bank
3. \_\_\_\_\_ bank is the lender of last resort to the schedule banks  
a. Commercial Bank                      b. Central Bank                      c. Agricultural Bank                      d. Industrial Bank
4. Overdraft facility is allowed on:  
a. Savings Account                      b. Term Deposit Account                      c. Current Account                      d. Fixed Deposit Account
5. Rate of deposit on fixed account is \_\_\_\_\_ Savings Account.  
a. Less than                      b. More than                      c. equal to                      d. none of these
6. A cheque that consists of a future date is called:  
a. Post dated cheque                      b. stale cheque                      c. bearer cheque                      d. none of these
7. Party on which bill of exchange is drawn is called:  
a. Drawer                      b. Drawee                      c. Bearer                      d. holder
8. Letter of Credit is used in  
a. Traveling abroad                      b. Traveling in Pakistan                      c. Home Trade                      d. Foreign Trade
9. Stock certificates are sold in:  
a. Money markets                      b. commodity markets                      c. currency exchange                      d. Capital market
10. Banks advance loan against  
a. Promissory note                      b. Security                      c. letter of credit                      d. none of these
11. Credit is controlled by  
a. Refixing of interest rate                      b. selling/buying treasury bills                      c. changing bank reserves requirements                      d. all of these
12. Balance of payment can be improved by:  
a. Devaluation                      b. increase in bank rate                      c. attracting foreign investment                      d. all of the above

13. Methods used to stabilize foreign exchange rate are called:  
a. Indirect method                      b. Direct Method                      c. straight line method                      d. none of these
14. Another name of International Bank for the Reconstruction and developed (IBRD) is:  
a. International Monetary Fund                      b. World Bank                      c. Asian Development Bank                      d. Financial Action Task Force
15. Debt servicing refers to:  
a. Paying interest on loan                      b. paying dividend on stock                      c. paying profit on income                      d. paying on any loan

**END OF SECTION A**

**Total Time 3 hours  
Total Marks: 75**

**Class: XII                      HIGHER SECONDARY SCHOOL CERTIFICATE EXAMINATION 2024**  
**Time: 2 hours 40 minutes                      SUBJECT : BANKING SECTION "B" AND SECTION "C"**  
**Q2:                      SECTION "B" SHORT ANSWER QUESTIONS**  
**Note: Attempt any six from this section. Each question carries equal marks**

**Total Marks 60  
30 Marks**

- i. List the kinds of Banks by function. Explain Industrial Bank.
- ii. Describe any two services of the central bank to the commercial bank.
- iii. Describe the types of Accounts kept at Banks.
- iv. Differentiate between cheque and Promissory note.
- v. Define Bill of Exchange and list all parties involved in the bill of exchange.
- vi. Explain any five kinds of Letter of Credit.
- vii. List the methods of Credit Control and describe any one briefly.
- viii. Differentiate between balance of trade and balance of payment.
- ix. Describe Special Drawing Rights briefly.

**SECTION "C" DETAILED ANSWER QUESTIONS**

**30 MARKS**

**Note: Attempt any two of the following. Each question carries equal marks**

3. Write a detailed note on World Bank and its functions.
4. Describe Commercial Bank and its functions.
5. Define Cheque, and also describe various types of cheques and their characteristics.

**END OF PAPER**