

NGM COLLEGE (AUTONOMOUS): POLLACHI
END – OF – SEMESTER EXAMINATIONS: DECEMBER- 2022
UG DEGREE PROGRAMMES (SF) MAXIMUM MARKS: 50
III SEMESTER TIME: 2 HOURS

PART – IV NON MAJOR ELECTIVE PAPER- I
FUNDAMENTALS OF BANKING

SECTION - A

(10 X 1 = 10 MARKS)

ANSWER ALL OF THE FOLLOWING QUESTIONS.

MULTIPLE CHOICE QUESTIONS

(K1)

1. The apex bank in India is _____.
a) SBI b) RBI c) IOB d) KVB
2. _____ account has overdraft facility.
a) Savings b) Fixed c) Current d) Recurring
3. When a customer borrows money he is _____ to banker.
a) Debtor b) Creditor c) Seller d) Buyer
4. A cheque becomes stale after _____.
a) One month b) Six months c) Three months d) Two months
5. A collecting banker is given protection only when he collects _____ cheque.
a) Crossed b) Order c) Bearer d) Mutilated

ANSWER THE FOLLOWING IN ONE OR TWO SENTENCES

(K2)

6. Define the term banking.
7. Interpret recurring deposit account.
8. Define the term lien.
9. Draw a cheque.
10. Who is a paying banker?

SECTION - B

(5 X 8 = 40 MARKS)

ANSWER ANY FIVE QUESTIONS OUT OF EIGHT QUESTIONS.

(K3)

11. Depict the nature of banking.
12. Inspect the types of bank customers.
13. List and explicate the type of accounts offered by bank.
14. Discuss the general relationship between a banker and a customer.
15. Describe the essential characteristics of cheque.
16. Illustrate and explain kinds of crossing.
17. Assess the statutory protection available for paying banker.
18. Sketch a note on loans and advances.