

REG.NO:

NGM COLLEGE (AUTONOMOUS) POLLACHI
END-OF-SEMESTER EXAMINATIONS: NOVEMBER - 2025
ALL UG COURSES (AIDED) MAXIMUM MARKS: 50
III SEMESTER TIME: 2 HOURS

PART-IV : NON-MAJOR ELECTIVE PAPER – I

PRACTICAL BANKING

SECTION-A (10 X1 =10 MARKS)

ANSWER THE FOLLOWING QUESTIONS.

MULTIPLE CHOICE QUESTIONS.

1. A banker is a _____ debtor. (K1)
a) Privileged b) unprivileged c) commercial d) claimant
2. Money can be withdrawn by any number of times in _____. (K1)
a) Saving deposit b) Recurring deposit c) Current deposit d) Fixed deposit
3. Business men prefer _____ from banks. (K1)
a) Loans b) Advances c) Overdraft d) Cash Credits
4. A cheque which is not crossed is called _____. (K1)
a) Uncrossed cheque b) Open cheque c) Order cheque d) Bearer cheque
5. RTGS means _____. (K1)
a) Real Time Gross Settlement b) Real Total Gross Settlement
c) Rare Time Gross settlement d) Restrict Time Gross Settlement

SHORT ANSWERS.

6. Define Banking. (K2)
7. What do you mean by the term deposits? (K2)
8. What are the forms of lending? (K2)
9. What do you mean by crossing? (K2)
10. State any two features of debit card. (K2)

SECTION - B (5 X 8 = 40 MARKS)

ANSWER ANY FIVE OF THE FOLLOWING QUESTIONS.

11. Explain the types of customers in banking. (K4)
12. Explain the general relationship between a banker and a customer. (K5)
13. Explain the types of deposits in banking. (K4)
14. Enumerate the principles of sound lending. (K5)
15. Determine the salient features of cheque and draw a specimen. (K5)
16. Describe the nature of crossing and its types. (K5)
17. Write a short note on credit card, debit card, RTGS, NEFT. (K4)
18. Explain the different forms of advances in detail. (K5)