

REG.NO:

NGM COLLEGE (AUTONOMOUS) POLLACHI
END-OF-SEMESTER EXAMINATIONS: NOVEMBER - 2025
ALL UG COURSES (SF) 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.

(K1)

1. _____ is a special type of Customer in a bank (K1)
(a) Lunatic (b) Minor (c) Business women (d) All the above
2. Deposit which is made for a specified period of time is_____ (K1)
(a) Time Deposit (b) Mutual Deposit (c) Fixed Deposit (d) Period Deposit
3. Businessmen used to open the following account _____ (K1)
(a) Loan (b) Overdraft (c) Cash credit (d) Deposit
4. Which payment method can be used for making local payment is_____ (K1)
(a) Cheque (b) Bill of Exchange (c) Banker's cheque (d) Draft
5. Challenge faced in E-banking is_____ (K1)
(a) Safety (b) Maintenance cost (c) Start-up cost (d) Security Cost

SHORT ANSWERS.

6. Who is a Banker? (K2)
7. Define the term Digital Account. (K2)
8. Define Bill. (K2)
9. Expand RTGS and UPI. (K2)
10. Define Cheque. (K2)

SECTION – B (5X8=40 Marks)

ANSWER ANY FIVE QUESTIONS OUT OF THE EIGHT QUESTIONS.

11. Explain the Account opening procedure for Net banking. (K4)
12. Explain the different kinds of bank Deposit. (K4)
13. What are all the Principles of sound lending and explain it briefly? (K4)
14. Explain the Special Features of a Cheque. (K4)
15. Explain the Significance of Bills Purchased and Discounted. (K4)
16. Distinguish between RTGS and NEFT. (K5)
17. Explain the types of Crossing of Cheque and draw the specimen. (K5)
18. Distinguish between Debit and credit card. (K4)