

(FOR THE CANDIDATES ADMITTED DURING  
THE ACADEMIC YEAR 2023-24 ONLY)

(NO. OF PAGES : 1)

SUBJECT CODE: 23UCO3N1

REG.NO.

NGM COLLEGE (AUTONOMOUS) POLLACHI  
END-OF-SEMESTER EXAMINATIONS: NOVEMBER-2024  
UG COURSES (S.F) MAXIMUM MARKS: 50  
III SEMESTER TIME: 2 HOURS

**PART-IV: NON MAJOR ELECTIVE PAPER-I**  
**PRACTICAL BANKING**  
**SECTION – A (10 X 1 = 10 MARKS)**

ANSWER THE FOLLOWING QUESTIONS. (K1)

**MULTIPLE CHOICE QUESTIONS**

1. Banker acts as a \_\_\_\_\_ to his customer for the convenience of his customer.  
a) Debtor                      b) Creditor                      c) Agent                      d) Principal
2. \_\_\_\_\_ opened by businessmen for the regular transactions with the bank.  
a) Savings Account    b) Current account    c) Loan Account                      d) Capital Account
3. All the Banks are controlled by \_\_\_\_\_.  
a) Central Bank                      b) RBI                      c) SBI                      d) both b & c
4. KYC means \_\_\_\_\_.  
a) Know your Client                      b) Know your Customer  
c) Know your Character                      d) None of above
5. \_\_\_\_\_ used by people for withdrawing money after the standard banking hours.  
a) Debit Card                      b) Credit Card                      c) ATM                      d) Net Banking

ANSWER THE FOLLOWING IN ONE OR TWO SENTENCES. (K2)

6. What is KYC?
7. What is Digital Account?
8. Define Overdraft.
9. Define Cheque.
10. Expand TDS.

**SECTION: B**

**( 5 X 8 = 40 MARKS)**

ANSWER ANY FIVE OF THE FOLLOWING QUESTIONS. (K3)

11. Explain the relationship between Banker and Customer.
12. Enumerate the types of banks account.
13. Explain the kinds of Loans.
14. Discuss the principles of sound lending.
15. Describe the salient Features of a Cheque.
16. Explain different types of crossing.
17. Distinguish between ATM, Debit Card and Credit Card
18. Elucidate the Features of NEFT.