

**DIPLOMA EXAMINATION IN ENGINEERING/TECHNOLOGY/MANAGEMENT/
COMMERCIAL PRACTICE, APRIL – 2024**

BANKING

[Maximum Marks : 100]

[Time : 3 hours]

PART – A
(Maximum Marks : 10)

Marks

I. Answer **all** questions in one or two sentences. Each question carries 2 marks.

1. State the meaning of banker.
2. State the meaning of customer.
3. State the meaning of NRE Accounts.
4. State the meaning of collecting banker.
5. State the meaning of mobile banking.

(5x2=10)

PART – B
(Maximum Marks : 30)

II. Answer any **five** of the following questions. Each question carries 6 marks.

1. Explain the features of garnishee order.
2. Explain the formalities for opening an account in the name of a minor.
3. Explain the features of fixed deposit account.
4. Explain the following terms:
a) Stale cheque b) ante-dated cheque c) post-dated cheque
5. Distinguish the terms cheque and bill of exchange.
6. List out the disadvantages of ATM cards.
7. Explain the types of mortgages.

(5x6=30)

PART – C

(Maximum Marks : 60)

(Answer **one full** question from each unit. Each full question carries 15 marks)

UNIT – I

- III.** (a) Distinguish Commercial debt and Bank debt. (6)
(b) Explain the consequences of wrongful dishonour of a cheque. (9)

OR

- IV.** Describe briefly about the special relationship between banker and customer. (15)

UNIT – II

- V.** Explain the procedure for opening an account in the name of joint stock company. (15)

OR

- VI.** Explain the procedure for opening an account in the name of partnership firm. (15)

UNIT –III

- VII.** Explain various types of endorsement. (15)

OR

- VIII.** Explain various types of crossing. (15)

UNIT – IV

- IX.** Explain the advantages of credit card to the banker, to the card holder and to the merchants. (15)

OR

- X.** Explain the types of loans and advances. (15)
