

Instruction : Answer should be written in English only.

## SECTION - A

Answer any six sub-questions. Each question carries two marks.

- 1. a) Define the term banking.
  - b) What is bank overdraft ?
  - c) Expand : ECS, NEFT.
  - d) Give the meaning of block chain.
  - e) What are E-Services ?
  - f) What do you mean by dishonouring of cheque ?
  - g) What is forged cheque ?
  - h) Who is a paying Banker ?

## SECTION - B

Answer any three questions. Each question carries four marks.

(3×4=12)

(6×2=12)

- 2. Explain the duties of collecting Banker.
- 3. Distinguish between overdraft and cash credit.
- 4. Explain the types of NPA's.
- 5. State any four recent trends in Banking.
- 6. Explain the types of Bank Accounts.

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# SECTION - C

Answer any three questions. Each question carries twelve marks.

(3×12=36)

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- 7. What is endorsement ? Explain the kinds of endorsements.
- 8. Explain the duties and responsibilities of paying Banker.
- 9. What precautions Banker can take in opening and operating the accounts of an educational institutions.

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- 10. Explain the various E-services of Banking.
- 11. What is Commercial Bank ? Explain the sources of funds for Commercial Banks.