



C20-CCP-501

7625

BOARD DIPLOMA EXAMINATION, (C-20)

OCTOBER / NOVEMBER—2023

DCCP – FIFTH SEMESTER EXAMINATION

BANKING

Time : 3 Hours]

[Total Marks : 80

PART—A

3×10=30

- Instructions :** (1) Answer **all** questions.
(2) Each question carries **three** marks.
(3) Answers should be brief and straight to the point and shall not exceed five simple sentences.

1. Define Banking.
2. List the different types of deposits are offered by commercial banks.
3. Define Scheduled and Non-scheduled Banks.
4. Draw the specimen of Pass Book.
5. Define negotiable instrument.
6. List various types of crossing of a cheque.
7. What are Unsecured Loans?
8. Define Non-Performing Asset (NPA).
9. What is short-term loan?
10. Write three uses of Debit Card.

- Instructions :** (1) Answer **all** questions.
(2) Each question carries **eight** marks.
(3) Answers should be comprehensive and criterion for valuation is the content but not the length of the answer.

11. (a) Explain the functions of Regional Rural Banks.

(OR)

(b) Explain the functions of Cooperative Banks.

12. (a) Explain the objectives of Nationalization of Banks.

(OR)

(b) Explain the obligations of Scheduled Banks to the RBI.

13. (a) Explain the banker's duties while open the account of minors.

(OR)

(b) Explain the banker's duties while open the account of joint stock company.

14. (a) Explain various types of endorsement of cheque with example.

(OR)

(b) Explain the features of negotiable instruments.

15. (a) Explain the merits of cash deposit/ pass book printout/ ATM machines.

(OR)

(b) Explain the precautions to be taken while doing online/digital transactions.

PART—C

10×1=10

- Instructions :** (1) Answer the following question.
(2) The question carries **ten** marks.
(3) Answer should be comprehensive and the criterion for valuation is the content but not the length of the answer.

- 16.** As a bank customer, every customer is having right to make a complaint against the deficiency in banking services such as non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc., to the banking ombudsman for redressal of grievance. Explain the procedure to lodge a complaint with banking ombudsman.

★★★