R/E (60:40) R-2016-17 till 2020-21 E-2016-17 till 2019-20

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EXAMINATION : MAY 2022

FIRST SEMESTER

Sub: Banking Practices (MCB-111)

| Date: 26/05/2022 | | Total Marks :60 | | Time: 2.00 pm to 4.30 pm | | |
|------------------------------------|--|---|----|---|-------------------|------|
| Instructions: | | All questions are compulsory Figures to the right indicate to | | arks. | | |
| Q.1 1. 2. 3. 4. | Answer the following questions. (Attempt any two) What is internet banking? What major services are provided through it? What are the various types of relationships between the banker and a customer? Explain in brief. Explain different types of risks while managing assets and liabilities. What is the definition of Non Performing Assets (NPA)? What is 'Out of Order' and 'Overdue'? | | | | | (32) |
| Q.2 1. 2. | | | | | x Markets. | (08) |
| 3. | Explain the banker's duty of secrecy of customer's account. | | | | | |
| Q.3 1. 2. 3. 4. | Objectives Methods of | t notes. (Attempt any two) behind consolidation of banks. Buying and Selling Forex ler' and 'Overdue' Accounts | | | | (10) |
| Q.4 | Select the | Correct Alternatives (Attempt Any Ten) | | | (10) | |
| 1) | is a nation-wide payment system facilitating one-to-one funds transfer. | | | | | |
| | a) RTGSc) ECS | | | NEFT DNS | | |
| 2) | a) Maturin | vs arise mainly from g assets g time deposits | - | Maturing liabilities Maturing of balance | sheet exposure | |
| 3) | | | | | | |
| 4) | a) IMPSc) RTGSA right of s | et-off is: | | NEFT All of the above | | |
| 5) | a) Customec) Banker'sNet Interest | | | Customer's Obligati Banker's Discretion | on | |
| - | a) Net Inter Earning | rest Income divided by Total Assets | | Interest Income less | Interest Expenses | |
| | c) Total Int Assets | terest Income divided by Total | d) | None of the above | | |

| 6) | Mobile Banking is also known as | <u>.</u> | | | |
|-----|---|--|--|--|--|
| | a) M-Banking | b) E-Banking | | | |
| | c) SMS-Banking | d) All of the above | | | |
| 7) | An NRI may transfer any immovable property in India to a person in India | | | | |
| | a) Inhabitant | b) Native | | | |
| | c) Resident | d) Tenant | | | |
| 8) | Custodian is a person who acts as a | of something | | | |
| | a) Guardian | b) Lender | | | |
| | c) Owner | d) Caretaker | | | |
| 9) | CIR means | | | | |
| | a) Credit information Report | b) Credit information Regulation | | | |
| | c) Credit information Rule | d) None of above | | | |
| 10) | In case of stopped accounts, the right of set-off becomes available to a banker | | | | |
| | a) Immediately | b) After a day | | | |
| | c) Automatically | d) None of above | | | |
| 11) | The relations between a banker and a customer and that between a banker and the outs world are regulated by | | | | |
| | a) The Indian Contract Act, 1872 and the | b) The Negotiable Instrument Act, 1881 and | | | |
| | Banking regulation Act, 1949 | the Banking Regulation Act, 1949 | | | |
| | c) The Consumer Protection act, 1986 and the Banking Regulation Act, 1949 | d) All of the above | | | |
| 12) | The relationship between a safe deposit locker | holder in a bank and the bank is that of | | | |
| , | · | | | | |
| | a) lessor and lessee | b) bailor and bailee | | | |
| | c) debtor and creditor | d) creditor and debtor | | | |
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