

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM.)
EXAMINATION : JUNE - 2022
FIRST SEMESTER
Sub: Banking Practices (MCB-111)

Date: 8/6/2022

Total marks: 100

Time: 2.00 pm to 5.00 pm

Instruction: All questions are compulsory.

Q. 1. Answer the following questions. (Attempt any three) (30)

1. What are the various duties of a banker? Explain the duty of a banker to maintain secrecy.
2. Explain in detail “Non Performing Assets’ of the bank, and its various categories.
3. What is Foreign Exchange Market? Explain the different types of Forex Markets.
4. Who is Customer? Explain the trustee beneficiary relationship between Banker and Customer.
5. Explain in detail working of CIBIL.

Q. 2. Answer the following questions. (Attempt any three) (30)

1. Define mobile banking. What benefits it has brought to banking customer.
2. Explain Electronic Payments System.
3. Discuss the use of Bank Receipt.
4. Explain in detail recent developments in the consolidation of commercial Banking segment.
5. Explain the services offered through Internet banking?

Q. 3. Write short notes. (Attempt any four) (20)

1. Garnishee Order
2. ATM Cards
3. Right of General Lien & Particular Lien
4. NPA
5. Objectives behind consolidation of banks.
6. Credit Card

Q4.A. Answer in one Sentence (Any 5) (10)

1. What is the full form of NPA?
2. Write the full form of CIBIL.
3. What is meant by IRR?
4. What is the full form of ATM?

5. Write the full form of NEFT.
6. What is the meaning of ALM?
7. What is a garnishee order?

Q4.B. Select the correct Alternatives (Attempt any Ten)

(10)

1. The relationship of a bank and customer ceases on the death, insolvency, lunacy of the banker.

a) True	b) False
c) Can't say	d) None of the above
2. Thesystem is primarily meant for large value transactions.

a) RTGS	b) NEFT
c) Demand Draft	d) Crossed Cheque
3. CIBIL is the repository of information which has been pooled in by all Banks and lending Institutions operating in India.

a) True	b) False
c) Can't say	d) None of the above
4. Obligation of a banker to maintain secrecy is applicable to

a) only in case of existing deposit accounts	b) only in case of existing loan accounts
c) only in case of closed accounts	d) All types of deposit/loan accounts
5. The relationship between a safe deposit locker holder in a bank and the bank is that of-

a) Debtor & creditor	b) Trustee & beneficiary
c) Lessor & lessee	d) Bailor & bailee
6. Cash inflows arise from mainly -----

a) Maturing assets	b) Maturing liabilities
e) Maturing of balance sheet exposure	f) Maturing time deposits
7.is a market mechanism where various national currencies are purchased and sold like any other commodity.

a) Foreign Exchange Market	b) Money Market
c) Capital Market	d) Commodity Market
8.is a nation-wide payment system facilitating one-to-one funds transfer.

a) RTGS	b) NEFT
c) ECS	d) DNS
9. The securities for which the interest / installment (including maturity proceeds) is due and remains unpaid for more than 90 days is called as.....

a) NPA	b) NPI
c) HTM	d) NAV
10. Net Interest Margin is defined as.....

a) Net Interest Income divided by Total Earning Assets	b) Interest Income less Interest Expenses
c) Total Interest Income divided by Total	d) None of the above

Assets

11. A banker's lien is
- a) A particular lien
 - b) A general lien
 - c) A restricted lien
 - d) None of the above
12. The relations between a banker and a customer and that between a banker and the outside world are regulated by.....
- a) The Indian Contract Act, 1872 and the Banking regulation Act, 1949
 - b) The Negotiable Instrument Act, 1881 and the Banking Regulation Act, 1949
 - c) The Consumer Protection act, 1986 and the Banking Regulation Act, 1949
 - d) All of the above
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