

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 :60	Time: 2.00 pm to 4.30 pm
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Instructions: 1) All questions are compulsory.
2) Figures to the right indicate full marks.

Q.1 Answer the following questions. (Attempt any two) (32)

1. Explain the duties of a banker.
2. What is ALM? Explain the various types of risks with assets.
3. What is internet banking? What major services are provided through it?
4. Explain in detail "Non Performing Assets" of the bank, and its various categories.

Q.2 Answer the following. (Attempt any one) (08)

1. What is Foreign Exchange Market? Explain the types of Foreign Exchange Market?
2. Explain the relationship between the banker and customer.
3. Define mobile banking. What benefits it has brought to banking customer.

Q.3 Write short notes. (Attempt any two) (10)

1. Termination of relationship between bank & Customer
2. KYC
3. 'Out of Order' and 'Overdue' Accounts
4. ATM Cards

Q.4 Select the Correct Alternatives (Attempt Any Ten) (10)

- 1) Automatic right of set off arises in case of-
 - a) Death, Insanity of a customer
 - b) Receipt of garnishee order
 - c) Receipt of notice of assignment of a customer's credit balance.
 - d) All of the above
- 2) A banker's lien is-
 - a) A particular lien
 - b) A general lien
 - c) A restricted lien
 - d) None of the above
- 3) 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

- 4) 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
- 5) Cash Inflows arise mainly from
- a) Maturing assets
- b) Maturing liabilities
- c) Maturing time deposits
- d) Maturing of balance sheet exposure
- 6) Mobile Banking is also known as.....
- a) M-Banking
- b) E-Banking
- c) SMS-Banking
- d) All of the above
- 7) 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
- 8) Bank's assets comprises cash, money at short notice, bills and securities discounted, banks investments etc.
- a) True
- b) False
- c) Can't say
- d) None of the above
- 9) A credit information report is a formal record of a borrower's credit payment history.
- a) True
- b) False
- c) Can't say
- d) None of the above
- 10) 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
- 11) Cash outflows arise from mainly:
- a) Maturing liabilities
- b) Maturing assets
- c) Maturing T Bills
- d) Maturing CP's.
- 12) The institution is in a position to benefit from rising interest rates when assets are ____ than liabilities.
- a) Lower
- b) Greater
- c) Equal
- d) Half
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