R/E (60:40) R-2016-17 till 2022-23

E-2016-17 till 2019-20

TILAK MAHARASHTRA VIDYAPEETH, PUNE MASTER OF COMMERCE (M.COM.) EXAMINATION: DECEMBER 2022 FIRST SEMESTER

Sub: Banking Practices (MCB-111)

Date: 7/12/2022		Total Marks :60 Tin 1) All questions are compulsory. 2) Figures to the right indicate full marks.		Time: 10.00am to 12.30 pm
Instructions:				
Q.1	Answer the	e following questions. (Attem	pt any two)	(32)
1.	What are th	e major strategies in reduction	of NPA? Explain.	
2.	What are N	EFT and RTGS? What benefi	ts it has brought to custome	rs?
3.	What is a co	onvertible and non-convertible	currency?	
4.	Explain the	e Law of Limitation		
Q.2	Answer the following. (Attempt any one) What is CIBIL? What are its functions? How it is helpful to bankers?			
2.	What is 'Asset Liability Management'? What are its objectives?			
3.	What are a them?	n ATM Card, Debit Card and	Credit Card? What are t	he differences between
Q.3	Write shor NEFT	t notes. (Attempt any two)		(10)
2.	Internet Ba	nking		
3.	Currency R	isk		
4.	Demand Dr	raft		
Q.4 1)	The relation	the Correct Alternatives (Attempt Any Ten) ations between a banker and a customer and that between a banker and the outside are regulated by		(10) nker and the outside
	a) The Indi	ian Contract Act, 1872	b) The Negotiable In 1881and The Bank 1949	struments Act, ing Regulation Act,
	c) The Cus	tomer Protection Act, 1986	d) All of the above	

2)	Obligation of a banker to maintain secrecy is applicable to				
	a) Only in case of existing deposit accounts	b) Only in respect of existing loan accounts			
	c) Only in case of closed accounts	d) All types of deposit/loan accounts (existing/closed)			
3)	Automatic right to set off arises in case of				
	a) Death, insanity or insolvency of the customer	b) Receipt of garnishee order			
	c) Receipt of notice of assignment of a customer's credit balance	d) All of the above			
4)	The bank should classify asonly if the interest due and charged during any quarter not serviced fully within 90 days from the end of the quarter.				
	a) NPI	b) HTM			
	c) NAV	d) NPA			
5)	means any user with a personal computer and a browser can get connected to his bank's website to perform any of the virtual banking functions.				
	a) Phone and Mobile Banking	b) Internet Banking			
	c) E-Banking	d) (b) or (c)			
6)	is the risk of having insufficient liquid assets to meet the liabilities at a				
6)	given time.				
	a) Liquidity Risk	b) Interest Rate Risk			
	c) Currency Risk	d) None of the above			
7)	Thesystem is primarily meant for large value transactions.				
	a) RTGS	b) NEFT			
	c) Demand Draft	d) Crossed Cheque			
8)	In locker facility banker is the lessor whereas in the article facility banker is the bailee.				
	a) True	b) False			
	c) Can't say	d) None of the above			
	A general lien cannot arise in respect of property of a customer pledged as a security				
9)	for a particular debt.				
	a) True	b) False			
	c) Can't say	d) None of the above			

	The Law of Limitation Act extends to the whole of India along with the state of				
10)	Jammu and Kashmir.				
	a) True	b) False			
	c) Can't say	d) None of the above			
11)	A credit card is a small paper card issued to users as a system of payment.				
ŕ	a) True	b) False			
	c) Can't say	d) None of the above			
12)	Spot exchange rate is the current exchange rate.				
	a) True	b) False			
	c) Can't say	d) None of the above			