

**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

Time: 10.00am to 12.30 pm

**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. What are the major strategies in reduction of NPA? Explain.
2. What are NEFT and RTGS? What benefits it has brought to customers?
3. What is a convertible and non-convertible currency?
4. Explain the Law of Limitation

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

1. 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 an ATM Card, Debit Card and Credit Card? What are the differences between them?

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

1. NEFT
2. Internet Banking
3. Currency Risk
4. Demand Draft

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

The relations between a banker and a customer and that between a banker and the outside world are regulated by.....

- 1)
  - a) The Indian Contract Act, 1872
  - b) The Negotiable Instruments Act, 1881 and The Banking Regulation Act, 1949
  - c) The Customer Protection Act, 1986
  - d) All of the above



