

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)
EXAMINATION: MAY- 2024
FIRST SEMESTER
Sub: Banking Practices (MCB-111)

Date: 11/05/2024

Total marks: 60

Time: 2.00 pm to 4.30pm

Instruction: 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 various types of relationships between the banker and a customer? Explain in brief.
2. Explain the strategic approach in reduction of NPA?
3. What is CIBIL? Explain functions of CIBIL and solutions provided by CIBIL to financial Institutions.
4. Explain in detail advantages and disadvantages of ATM, Credit card, and Debit card.

Q.2 Answer the following questions. (Attempt any two) (16)

1. Explain in detail electronic funds transfer and RTGS system.
2. Define Phone Banking and Mobile Banking? What benefits it has brought to banking customers?
3. What is Foreign Exchange Market? Explain the types of Foreign Exchange Market?
4. Explain the banker's duty of secrecy of customer's account.

Q.3 Write short notes. (Attempt any three) (12)

1. Termination of relationship between bank & Customer
 2. Currency/ Forex Risk
 3. Right of General Lien & Particular Lien
 4. Interest Rate Risk
 5. Duties of Banker
 6. Garnishee Order
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