

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

Date: 23/05/2024

Total marks: 100

Time: 10.00 am to 01.00 pm

Instruction: 1) All questions are compulsory. 2) Figures to the right indicate full marks.

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

1. What are ATM Card, Debit Card and Credit Card? What are the differences between them?
2. Explain different types of risks while managing assets and liabilities.
3. What is 'Asset Liability Management'? What are its objectives?
4. Who is Customer? Explain the trustee beneficiary relationship between Banker and Customer.

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

1. What are NEFT and RTGS? What benefits it has brought to customers?
2. Explain the relationship between the banker and customer.
3. Explain in detail recent developments in the consolidation of commercial Banking segment.
4. Explain the different types of FOREX Markets.
5. Discuss the use of Bank Receipt.

Q. 3 Write short notes. (Attempt any five) (40)

1. Conditions while exercising right of Set-Off
 2. Termination of relationship between bank & Customer
 3. 'Out of Order' and 'Overdue' Accounts
 4. Right of General Lien & Particular Lien
 5. Credit card
 6. KYC
 7. FOREX
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