

TILAK MAHARASHTRA VIDYAPEETH, PUNE
MASTER OF COMMERCE (M.COM)
EXAMINATION: MAY- 2025
FIRST SEMESTER
Sub: Banking Practices (MCB-111/MCB24-105)

Date: 15/05/2025

Total marks: 60

Time: 10.00 am to 12.30 pm

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 an ATM Card, a Debit Card and a Credit Card? What are the differences between them?
2. What is internet banking? What major services are provided through it?
3. What is CIBIL? What are its functions? How it is helpful to bankers?
4. Explain different types of risks while managing assets and liabilities.

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

1. What are NEFT and RTGS? What benefits it has brought to customers?
2. Discuss the use of Bank Receipts.
3. Explain the banker's duty of secrecy of customer's account.
4. What is Electronic Clearing System? How it is helping customers?

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

1. ATM Cards
 2. The Law of Limitation
 3. FCNR and NRO Accounts
 4. Garnishee Order
 5. KYC
 6. FCNR and NRO Accounts
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