

**TILAK MAHARASHTRA VIDYAPEETH, PUNE**  
**MASTER OF COMMERCE (M.COM)**

**EXAMINATION: DECEMBER- 2025**

**FIRST SEMESTER**

**Sub: Banking Practices (MCB24-105)**

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**Date: 22/12/2025**

**Total marks: 30**

**Time: 10.00 am to 11.30 am**

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**Instruction:**1) All questions are compulsory.

2) Figures to the right indicate full marks.

**Q. 1      Answer the following questions. (Attempt any two)      (16)**

1. Explain the difference between the bankers' right of general lien and a particular lien.
2. What is CIBIL? What are its functions? How it is helpful to bankers?
3. "The relation between banker and customer is primarily that of a debtor and creditor". Explain this statement and illustrate the same with reference to a current and fixed deposit account.
4. What are an ATM Card, a Debit Card and a Credit Card? What are the differences between them?

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

1. Explain the Law of Limitation
2. Define Phone Banking and Mobile Banking? What benefits it has brought to banking customers?
3. What are NEFT and RTGS? What benefits it has brought to customers?
4. Discuss the use of Bank Receipts.

**Q.3      Write short notes. (Attempt any two)      (06)**

1. Currency Risk
2. NEFT
3. RTGS
4. Garnishee Order