

**TILAK MAHARASHTRA VIDYAPEETH, PUNE**  
**MASTER OF COMMERCE (M.COM)**  
**EXAMINATION: DECEMBER - 2025**  
**FIRST SEMESTER**

**Sub: Banking Practices (MCB-111/MCB24-105)**

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**Date: 22/12/2025**

**Total marks: 60**

**Time: 10.00 am to 12.30 pm**

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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)      (32)**

1. What is Internet Banking? What major services are provided through it?
2. What is CIBIL? What are its functions? How it is helpful to bankers?
3. What is ALM? Explain the various types of risks with assets.
4. "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.

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

1. What is Electronic Clearing System? How it is helping customers?
2. What are the categories of NPA? Explain.
3. Define mobile banking. What benefits it has brought to banking customer.
4. Explain the banker's duty of secrecy of customer's account.

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

1. Methods of Buying and Selling Forex
  2. Currency/ Forex Risk
  3. ATM Cards
  4. 'Out of Order' and 'Overdue' Accounts
  5. Garnishee Order
  6. KYC
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