

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

EXAMINATION: MAY- 2026

FIRST SEMESTER

Sub: Banking Practices (MCB24-105)

Date: 19/05/2026

Total marks: 30

Time: 10.00 am to 11.30 am

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. What is Internet Banking? What major services are provided through it?
2. What are an ATM Card, a Debit Card and a Credit Card? What are the differences between them?
3. Explain different types of risks while managing assets and liabilities.
4. Explain the various types of relationships between the banker and a customer.

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

(08)

1. Explain the banker's duty of secrecy of customer's account.
2. What is Electronic Clearing System? How it is helping customers?
3. What are the major strategies in reduction of NPA? Explain.
4. Explain the Law of Limitation

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

(06)

1. ATM Cards
2. FCNR and NRO Accounts
3. Currency/ Forex Risk
4. Garnishee Order