TILAK MAHARASHTRA VIDYAPEETH
(Department of Distance Education)

M.Com (2nd Year) Home Assignment – May 2013-14
Annual Pattern
Subject: Banking Practices
Subject Code: - MC- 205

Instructions:
1) All questions carry equal marks (16 marks each)
2) Attempt any 5 questions

1. Which function does a banker performs as an agent?
2. What do you understand by banker’s obligation of secrecy of Account?
3. What is currency /forex risk? How it affects the profitability of Banks?
4. What is the definition of NPA? What is out of order and overdue?
5. What is Electronic Payment System (internet, phone and Mobile Banking?)

6. Short Notes (any Four)
   1. Forward Contract
   2. FCNR A/C
   3. Who is a Customer
   4. Portfolio-Regulatory Aspects
   5. Mismatch of Assets and Liabilities
   6. Electronic Funds Transfer