C/D

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MASTER OF COMMERCE (M.COM.) EXAMINATION: MAY - 2016

FIRST SEMESTER

Sub: Banking Practices (MCB - 111)

Date:	28 /	05/2016	Marks: 60	Time: 10.00 am to12.30 pm
Instru	<u>ctio</u>	ns:	 All questions are compulsory. Figures to the right indicate full marks. 	
Q.1	An	swer the	following questions. (Attempt any two)	(32)
	1.	Explain	Bank-customer or relationship as Debtor - Cre	ditors.
	2.	Elabora	te concept of CIBIL.	
	3.	What do	o you mean by Asset-Liability management?	
	4.	Explain	concept of Non-Performing asset (NPA) in det	ail.
Q.2	Ans	swer the	following. (Attempt any one)	(08)
	1.	Debit ca	ards	
	2.	Credit		
	3.	NEFT		
Q.3	Wr	ite short	t notes. (Attempt any two)	(10)
	1.	Held to	Maturity in Investment	
	2.	Held for	r Trading in Investment	
	3.	Zero co	upon Bonds	
	4.	Internet	Banking	
Q.4 Select the Corre			Correct Alternatives. (Attempt Any Ten)	(10)
	1.	The wo	rd customer has been derived from the word	·
		a) Cus	stom b) Per	son
		c) Cor	nsumer d) No	ne of above
	2.	No frill	accounts are opened with balance.	
		a) Rs 15	b) Rs10	000
		c) Rs 1	100 d) None	e of above
	3.	Custodi	an is a person who acts as a of so	emething
		a) Gua	ardian b) Lend	ler
		c) Own	ner d) Care	etaker

4.	In 1	Banker-Customer relationship, it is	relationship.		
	a)	Friendly	b) Transactional		
	c)	Permanent	d) None of above		
5.	In Banker- customer relationship, if they works as lessor-Lessee, price is called as				
	a)	discount	b) Par value		
	c)	premium	d) None of above		
6.	CII	R Mean			
	a)	Credit information Report	b) Credit information Regulation		
	c)	Credit information Rule	d) None of above		
7.	In case of stopped accounts, the right of set-off becomes available to a banker				
	a)	Immediately	b) After a day		
	c)	Automatically	d) None of above		
8.	ΝI	I Means			
	a)	Net Interest Income	b) Net Integrated Income		
	c)	National Internal Income	d) None of above		
9.	ΝI	M Means			
	a)	Net Interest Margin	b) Net Interest Money		
	c)	Net Income Method	d) None of above		
10.	Va	R at 95% confidence level, implies	probability of incurring loss		
	a)	Zero	b) 2%		
	c)	95%	d) None of above		
11.	ΑL	.CO Means			
	a)	Asset-Liability Comittee	b) Asset Liability Corporation		
	c)	Asset-Liability Company	d) None of above		
12.	. TGA means				
	a)	Traditional GAP Analysis	b) Traditional Gross Analysis		
	c)	Traditional GAIN Analysis	d) None of above		