

**MASTER OF BUSINESS ADMINISTRATION
(MBACT)**

00890

Term-End Examination

June, 2013

**MCTE-034 : BANKING PRACTICES AND
ANALYSIS**

Time : 3 hours

Maximum Marks : 100

*Note : Answer **any five** questions. Marks are indicated against questions.*

1. Explain briefly the basic principles and functions of commercial banks in India ? **20**
2. Explain the causes for the comparative failure of co - operative credit societies in India. Outline the measures taken recently to revitalize the system. **20**
3. Define the terms 'Banker' and 'Customer'. What are general and special relationships between banker and customer ? **20**
4. "A banker is bound to honour his customer's cheque". To what extent is this true ? Discuss. **20**

5. Explain the structure of working of Indian Joint Stock Banks. Highlight the modern trends in commercial banks in India. 20
 6. Explain the principles which guide the banks in liquidity management ? 20
 7. "Bankers are not merely purveyors of money, but also, in an important sense, manufacturers of money". Discuss. 20
 8. What are the challenges before Indian Commercial Banking in the present competitive environment ? Elucidate. 20
-