

**MASTER OF BUSINESS ADMINISTRATION
(MBACT)**

00094

**Term-End Examination
June, 2014**

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

Time : 3 hours

Maximum Marks : 100

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

1. What is bankers lien ? Point out instances where a banker cannot exercise his right of lien ? 20
2. Examine the general functions of a commercial banks in India. 20
3. Answer the following : 20
 - (a) Bring out briefly Hightech Products and Services in Banks.
 - (b) "RBI is the lender of last resort". Comment.
4. Why do banks more loans off their balance sheet ? What are the motivations for and risks involved in off balance sheet transactions of banks ? 20

5. Answer the following : 20
- (a) Briefly explain about online payment system in banking.
 - (b) Banker and customer in the globalized environment.
 - (c) How does banker measure interest rate risk ?
6. Explain how the banker shall determine the capital requirements under the new Basel Plan ? 20
7. Find out the differences in the functioning of commercial banks in developed and developing countries ? 20
8. Compare and contrast the functioning of commercial banks in India prereforms and post reforms period. 20
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