

Total No. of Printed Pages: 01

**T.Y.B.com Semester VI (CBCS) Ordinance
EXAMINATION NOVEMBER 2023
Banking & Financial Services - Law and Practice of Banking II**

[Time: 2 Hours]

[Max. Marks:80]

- Instructions:**
1. All questions are compulsory however internal choice is available.
 2. Answer sub-questions in Questions 1 and 2 in not more than 100 words each.
 3. Answer questions in Questions 3 to 6 in not more than 400 words each.
 4. Figures to the right indicate maximum marks to the question.

Q1 Answer any four of the following. (4x4=16)

- a. What are the duties of a collecting banker? (Any four)
- b. Explain any four precautions that need to be taken by a paying banker?
- c. What is a Garnishee order?
- d. What is marking of cheques?
- e. What are inland bills of exchange?
- f. Give any four reasons for return of cheques by a banker.

Q2 Answer any four of the following. (4x4=16)

- a. Comment on clubs as a bank customer.
- b. What are the precautions to be taken by a banker in closing of accounts? (Any four)
- c. Give any four precautions to be taken by a banker while opening of accounts.
- d. What is money laundering?
- e. Explain Email bombing.
- f. Comment on data diddling.

Q3 A. Discuss in detail the statutory protection granted to a collecting banker in India. 12

OR

- B. Write notes on: - 12**
- i. Banker's Lien.
 - ii. Right of set-off.

Q4 A. State and explain the various features of a negotiable instruments. 12

OR

- B. What is endorsement? Explain the various types of endorsements. 12**

Q5 A. Elucidate on the KYC norms prescribed by RBI. 12

OR

- B. Comment on the Pradhan Mantri Jan Dhan Yojana, 2015. 12**

Q6 A. What are banking errors? Elaborate on the different kinds of errors in banking. 12

OR

- B. Write notes on: - (2x6=12)**
- i. Terror funds.
 - ii. Debit and credit card cloning.