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**T.Y.B.Com Semester VI (CBCS) Ordinance  
EXAMINATION MAY 2023**

**Banking & Financial Services Major VI - Law and Practice of Banking II**

**[Max. Marks:80]**

**[Time: 2 Hours]**

**Instructions:**

1. All questions are compulsory however internal choice is available.
2. Answer Sub-questions in Question 1 and 2 in not more than 100 words.
3. Answer Questions from Question 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 questions**

**4X4=16**

- a. Explain the concept of negotiable instrument.
- b. Explain the concept of Garnishee order?
- c. Explain banker as Holder for value
- d. Explain the reasons for dishonour of cheque (any four)
- e. Explain the concept of Bankers Lien
- f. Explain Endorsement of cheques.

**Q2 Answer any four of the following questions**

**4X4=16**

- a. Explain Debit and Credit card cloning.
- b. Explain the concept of Email Bombing
- c. Explain the concept of Nomination Facility.
- d. Comment on Phishing
- e. Explain the concept of Anti-Money Laundering.
- f. What is Pradhan Mantri Jan Dhan Yojana?

**Q3 A) Explain the duties of the Collecting banker towards its customers.**

**12**

**OR**

**B) Discuss in detail the statutory protection granted to a paying banker under the Negotiable Instrument Act.**

**Q4 A) What is Cheque Crossing? Explain its different Kinds with their salient features.**

**12**

**OR**

**B) What is bill of exchange? Explain its various types.**

**Q5 A) Explain the key element of KYC policy prescribed by RBI.**

**12**

**OR**

**B) Discuss the procedure a banker has to take while opening an account of Partnership Firm.**

**Q6 A) What are banking errors? Explain its different types.**

**12**

**OR**

**B) Write short note on the following:**

**2x6=12**

- i) Terror funds
- ii) Black money