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SEAT No. :

P-1837

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[6032]-619

T.Y. B.Com.

BANKING AND FINANCE - III

**366(b) : Banking Law and Practices in India
(2019 Pattern) (Semester - VI)**

Time : 2½ Hours]

[Max. Marks : 50

Instructions to the candidates:

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

Q1) A) Fill in the blanks (any 5) : [5]

- i) The receiving of unsolicited bulk email is known as _____.
 - a) Virus
 - b) Spoofing
 - c) Spam
 - d) Worms
- ii) _____ can file a criminal case against the drawer of a dishonoured cheque.
 - a) The payee
 - b) The holder in due course
 - c) Both of the above
 - d) The paying banker
- iii) A collecting banker is given protection only with the collects _____.
 - a) A crossed cheque
 - b) An order cheque
 - c) An bearer cheque
 - d) An multilated cheque
- iv) The number has a statutory obligation to _____.
 - a) Honour customs cheque
 - b) Exercise lien
 - c) Maintain secrecy of his customers account
 - d) Honour customers bill
- v) Secured loan is one in which you get loan against an _____ you possess.
 - a) Liability
 - b) Debt
 - c) Asset
 - d) Income
- vi) _____ is defined as a crime in which computer is the medium of crime .
 - a) Computer crime
 - b) cyber crime
 - c) Internet crime
 - d) Digital crime

P.T.O.

B) Match the following : [5]

- | | |
|--------------------------------|---------------------------------|
| i) Cyber crime | a) 2000 |
| ii) Information technology act | b) Collection of cheques |
| iii) Collecting Bank | c) Email spoofing |
| iv) Types of Bank customer | d) One time settlement of dues |
| v) Non legal measures | e) Partnership firm & companies |

Q2) Write a short note (any 2) : [10]

- a) Reasons of cyber crime in banking
- b) Collecting bankers duties
- c) Garnisee order
- d) Legal measures of recovery.

Q3) a) Explain relationship between banker and customer. [8]

b) Explain types of cyber crime in Banking. [7]

Q4) a) Explain precautions to be taken while doing payment of cheques. [8]

b) Explain modes creating charges. [7]



- ब) जोड्या जुळवा. [5]
- | | |
|-----------------------------|----------------------------|
| i) सायबर क्राईम | अ) 2000 |
| ii) माहिती तंत्रज्ञान कायदा | ब) धनादेश गोळा करणे |
| iii) वसुली बँक | क) ई-मेल-स्पुफिंग |
| iv) बँक ग्राहकांचे प्रकार | ड) एक रक्कमी परतफेड योजना |
| v) बिगर कायदेशीर उपाय योजना | इ) भागीदारी फर्म आणि कंपनी |

प्रश्न 2) टिपा लिहा. (कोणत्याही दोन) [10]

- अ) बँक व्यवसाय क्षेत्रातील सायबर गुन्ह्यांची कारणे.
ब) वसुली बँकेची कर्तव्ये
क) कर्जमुक्तीचा आदेश
ड) वसुलीचे कायदेशीर उपाय

प्रश्न 3) अ) बँक व ग्राहक यातील नातेसंबंध स्पष्ट करा. [8]

ब) बँक व्यवसाय क्षेत्रातील सायबर गुन्ह्यांचे प्रकार स्पष्ट करा. [7]

प्रश्न 4) अ) ग्राहकाच्या धनादेशाची रक्कम अदा करताना घ्यावयाची काळजी सविस्तर स्पष्ट करा. [8]

ब) कर्जभार निर्माण करण्याच्या पद्धती स्पष्ट करा. [7]

