

TILAK MAHARASHTRA VIDYAPEETH, PUNE
BACHELOR OF LAWS (LL.B.) (Three Years Semester Pattern)/
B.A. LL.B. (ACADEMIC LAW)
(FIVE YEARS SEMESTER PATTERN) CREDIT SYSTEM
EXAMINATION : MAY - 2025
FIFTH/NINETH SEMESTER
Sub.: Banking Laws (LW-506/9006)

Date : 16/05/2025	Total Marks : 60	Time: 10.00 am to 12.30 pm
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Instructions: 1) All questions are compulsory.
2) Figure indicate to the right full marks.

Q. 1. Answer the following question. (15)

A) Discuss the salient features of the Banking Regulation Act, 1949. How has this Act shaped the Indian banking industry?

OR

B) Define a negotiable instrument. Explain the different kinds of negotiable instruments.

Q. 2. Answer the following question. (15)

A) . Define "banker" and "customer." Explain the general and special relationships between a banker and a customer.

OR

B) Define e-banking. Explain the different types of e-banking services, including internet banking, mobile banking, and ATM banking.

Q. 3. Write Short Notes. (any four) (20)

- a) Functions of RBI
- b) Holder in Due Course
- c) Banking Ombudsman
- d) Types of Banks
- e) Minor's Account
- f) Safe Deposit Vaults

Q. 4. Answer the following questions. (10)

A) A customer loses their debit card and reports the loss to the bank. Unauthorized transactions occur before the card is blocked. Who bears the liability? Explain in detail. Support your answer with legal provisions.

OR

B) A company opens a bank account. Later, a dispute arises regarding the authority of the signatories. How should the bank resolve the issue? Advise the Bank as an Advocate to the Bank.