

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

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| <b>Date : 08/12/2025</b> | <b>Total Marks : 60</b> | <b>Time: 10.00 am to 12.30 pm</b> |
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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) Define the banker and customer. Explain in detail the duties of Banker.

OR

B) What do you understand by e-banking? Describe in detail the services associated with it.

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

A) Write a detailed note on Priority sector lending & Credit guarantee scheme.

OR

B) Explain the different Negotiable instruments recognized under the Negotiable Instruments Act, 1881.

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

- a) Employment of Funds
- b) Garnishee Order
- c) Banker's right to set off
- d) Financing of Exports
- e) Scheduled and Non-Scheduled bank
- f) Functions of Commercial Banks

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

A) Ms. Priya issued a cheque of Rs 25,000 to a shopkeeper. The cheque was returned unpaid due to insufficient funds. Under which section of the Negotiable Instruments Act can legal action be taken against her? What are the penal provisions?

OR

B) A cheque originally issued for Rs 5,000 was altered to Rs 50,000 by the holder without the drawer's consent. Is the cheque still valid? Explain the concept of material alteration and its effects.

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