

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 : MAY - 2026
FIFTH/NINETH SEMESTER
Sub.: Banking Laws (LW-506/9006)

Date : 15/05/2026	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) Examine and discuss the various types of banks operating within the Indian banking system.

OR

B) Explain the concept of employment of funds in banking and discuss its various forms.

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

A) Discuss the various agency services provided by banks and their importance in modern banking.

OR

B) Trace the origin and evolution of banking institutions in India, highlighting the major phases of development.

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

- a) Financing Export
- b) Credit Guarantee Scheme
- c) Promissory Note
- d) Endorsement
- e) Relationship between Banker and Customer
- f) Banker's duty to honor the cheque

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

A) A bank adjusts the balance of Mr. X's savings account against a loan default in his business account without prior notice. Examine whether the banker can exercise the right of set-off in this situation.

OR

B) Mr. A issues a cheque to Mr. B, which is dishonoured due to insufficient funds. Mr. B sends a legal notice after 45 days of dishonour. Discuss whether Mr. B can initiate proceedings under Section 138 of the NI Act and explain the legal requirements.