

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 : DECEMBER - 2022
NINETH SEMESTER/ FIFTH SEMESTER
Sub.: Banking Laws (LW-9006-506)

Date : 08/12/2022

Total Marks : 60

Time: 10.00 am to 12.30 pm

Instructions: 1) All questions are compulsory.
2) Figure indicate to the right full marks.

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

A) Describe the origin & evolution of Banking Institution in India. Also examine the various control of RBI over the Commercial Banks.

OR

B) Who is the Customer to the Bank ? Discuss the general relationship between the Banker & Customer. Also describe the different types of Customer.

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

A) Explain the Various features & objectives of Securitization Act 2002.

OR

B) Explain the various trends in the E Banking services.

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

- a) Banking Ombudsmann
- b) Holder in Due Course
- c) Consequences of Dishonor of Cheque
- d) Bill of Exchange
- e) Types of Endorsement
- f) Types of Account

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

A) X maintains an account in his own name & enjoys the overdraft which he does not pay even after the demand. The Banker adjust the credit amount from the account which was jointly held by X& Y . Y challenges it & demands restoration of amount from the Banker. Decide.

OR

B) In a transaction between A & B . A gave a cheque of Rs. 20,00,000/- to B as a part of transaction and the amount to be paid towards B . B presented the Cheque with got dishonoured due to INSUFFICIENT FUNDS . What remedy is available with B .