

**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 – 2024**  
**NINETH/FIFTH SEMESTER**  
**Sub.: Banking Laws (LW-9006-506)**

**Date : 06/12/2024**

**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 structure of the Indian banking system. Explain the various types of banking institutions and their specific roles within the economy.

OR

B) Discuss the origin and evolution of banking institutions in India. How have regulatory reforms shaped modern banking practices?

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

A) Explain the powers and functions of the Reserve Bank of India (RBI) as outlined in the RBI Act. How does the RBI ensure stability in the banking sector?

OR

B) Analyze the significance of the Banking Regulation Act of 1949. How does it regulate banking companies in India, and what are the main provisions?

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

- a) Types and functions of commercial banks in India
- b) Holder in due course under the Negotiable Instruments Act, 1881
- c) Material alteration and its implications in negotiable instruments
- d) Banker's duty of secrecy and the exceptions to this duty
- e) Precautions to be taken when opening accounts for special types of customers (e.g., minors, partnerships, trusts)
- f) E-banking services: Internet banking, mobile banking, and ATM banking

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

A) Discuss the impact of digital banking on customer satisfaction and service quality in India. How have technological advancements reshaped banking relationships?

OR

B) Describe the role and importance of the Banking Ombudsman scheme in India. How does it address grievances related to banking services?