



## Term Evaluation (Even) Semester Examination March 2025

Roll no.....

Name of the Course: B. Com (H)

Semester: VI

Name of the Paper: Banking and Insurance

Paper Code: BCH-**606**

Time: 1.5 hour

Maximum Marks: 50

**Note:**

- (i) Answer all the questions by choosing any one of the sub-questions
- (ii) Each question carries 10 marks.

**Q1.**

CO1 (10 Marks)

- a. Discuss the key characteristics of a 'bank' and a 'banker' as outlined in the Banking Regulation Act, 1949.

OR

- b. "The relationship between the bank and its customers is primarily that of Debtor and Creditor." Explain the same outlining the relevant rights and responsibilities for both parties.

**Q2.**

CO2 (10 Marks)

- a. Analyze the core functions of commercial banks as per the Act and differentiate them into principle and ancillary functions.

OR

- b. Based on ownership and operational categories, classify the banks under the Act.

**Q3.**

CO1 (10 Marks)

- a. As per the Banking Regulation Act, 1949, discuss the functionalities of the Reserve Bank of India.

OR

- b. Elucidate the structure and composition of the management of banking companies as stipulated by the Act.

**Q4.**

CO1 (10 Marks)

- a. Categorized based on accessibility, duration and interest rates, describe the different types of deposits offered by banks in India.

OR

- b. Discuss the process of incorporation for setting up a banking company under the Banking Regulation Act, 1949.

**Q5.**

CO2 (10 Marks)

- a. Highlighting the significant phases like pre-independence and nationalization, explain the historical journey of commercial banks in India.

OR

- b. Discuss the extent of control of government and its agencies over Indian Banking system as per the provisions of the Act.