



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.