

**T.Y. B.Com. (CBCS) (Semester-V)**  
**EXAMINATION NOVEMBER 2022**  
**Banking & Financial Services Major III**  
**Banking in India**

[Duration : 2 Hours]

[Total Marks :80]

Instructions:

- 1) All questions are **compulsory**; however, internal choice is available.
- 2) Answer sub-questions in question 1 and 2 in **not more than 100** words each.
- 3) Answer questions from questions 3 to 6 in **not more than 400** words each.
- 4) Figures to the right indicate maximum marks to the question.

Q.1 Answer any four of the following:

(4\*4=16)

- 1) Write a short note on the role of NBFC in economic development.
- 2) State and explain the classification of credit on the basis of Purpose.
- 3) Role of Cooperative Credit institutions in Rural Development.
- 4) Write any four problems faced by Regional Rural Banks in India.
- 5) State and explain any two challenges faced by NBFC's.
- 6) Write a short note on importance of agriculture finance in Rural development.

Q.2 Answer any four of the following:

(4\*4=16)

- a) Write a short note on the role of IDBI.
- b) Explain any four sources of Term Finance.
- c) Write a short note on Board of Industrial and Financial Revival.
- d) Explain the follow up actions taken on the recommendations of Narasimham Committee II. (Any two).
- e) Explain the role of Goa EDC in industry financing.
- f) Write any four external causes of NPAs in India,

Q.3 X) Explain the various regulations on NBFC's in India.

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**OR**

- Y) i) Explain the various functions performed by NBFC's in India.  
ii) State and explain any three types of NBFC's in India.

6

6

Q.4 X) Explain the recommendations given by Narasimham Committee II in 1998.

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**OR**

Y) Explain the Prudential norms given by RBI.

12

Q.5 X) Explain the various functions performed by Commercial Banks with reference to Rural development

12

**OR**

Y) Explain the remedial measures adopted by Regional Rural Banks in India.

12

Q.6 X) "SIDBI has played an important role in development of SME's in India". Comment.

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**OR**

Y) What is the role of Commercial Banks in Industrial financing?

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