

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.

12

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.

12

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.

12

OR

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

12