

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-V, Semester End Examination, November 2023
Banking III (DSE 3)

Duration: 2 hours**Max Marks: 80****Instructions:**

- Start each question on a fresh page.
- Figures to the right indicate maximum marks.
- Answer sub questions under question number 1 and 2 in approximately 100 words each.
- Answer sub questions under question number 3, 4, 5, and 6 in approximately 400 words each.

Q1. Answer any four of the following. (4X4 =16 marks)

- a. Discuss the meaning and definition of NBFCs in India.
- b. Summarize how NBFCs are classified into different categories based on source of their funds.
- c. Discuss any two differences between Banks and Non-banking Finance Companies.
- d. Explain Asset Reconstruction Companies.
- e. Discuss any two follow up actions after the first Narasimham committee.
- f. Clarify the concept of Non-performing assets and their classification.

Q2. Answer any four of the following. (4X4 =16 marks)

- a. Discuss any two Non-institutional sources of Agricultural Finance.
- b. Describe any two reasons why cooperative banks are important in agricultural finance.
- c. Explain the structure and organization of Regional Rural Banks.
- d. Clarify any two functions of SIDBI with regards to Industrial Finance.
- e. Discuss the organization and management of State Finance Corporations.
- f. Describe any four differences between fixed capital and working capital.

Q3. A. Summarize the different types of NBFCs in India. (12 marks)**OR****B. Explain the RBI regulation framework for NBFCs. (12 marks)****Q4. A. Discuss the recommendations of the first Narasimham Committee on Financial Systems. (12 marks)****OR****B. Explain the remedial measures taken to reduce the issue of Non-performing assets in the Indian Financial sector. (12 marks)**

Q5. A. Describe the problems and challenges of Regional Rural Banks (RRBs). (12 marks)

OR

B. Summarize the functions of National Bank of Agriculture and Rural Development (NABARD). (12 marks)

Q6. A. Discuss the challenges of Industrial Finance in India. (12 marks)

OR

B. Explain the problems faced by Industrial Finance Corporation of India. (12 marks)