

Vidya Vikas Mandal's
Shree Damodar College of Commerce & Economics, Margao-Goa
TY B.Com, Semester-V, Semester End Examination January 2022
Banking & Financial Services DSE III
Banking in India (COD 112)

Duration: 2 hrs

Max Marks: 80

Instructions:

- (1) Start each question on a fresh page.
- (2) All questions are compulsory.
- (3) Figures to the right indicate maximum marks.
- (4) Answer sub-questions in question number 1 and 2 each in not more than 100 words.
- (5) Answer question number 3 to 6 each in not more than 400 words.

Q1) Answer ANY 4 of the following. (4x4=16)

- a) Write a note on RNBCs.
- b) Differentiate between banks and NBFCs.
- c) Explain any four challenges faced by NBFCs.
- d) Elaborate on any four observations of Narasimham Committee I.
- e) Explain any four reasons behind the formation of NPAs.
- f) Elucidate on any four reforms due to Narasimham Committee II.

Q2) Answer ANY 4 of the following. (4x4=16)

- a) Explain any four non-institutional sources of finance for agriculture and rural activities.
- b) Elaborate on any four functions of cooperative banks.
- c) Explain any four remedial measures that can be adopted by regional rural banks in providing rural credit.
- d) Explain any four functions of IFCI .
- e) Elaborate on SFCs.
- f) Differentiate between working capital and term finance.

Q3) (A) Explain different types of NBFCs. (12)

OR

Q3) (B) Elaborate on the role and functions of NBFCs. (12)

Q4) (A) Elucidate on the recommendations given by Narasimham Committee I. (12)

OR

Q4) (B) Explain remedial measures to overcome NPAs. (12)

Q5) (A) What are the problems faced by regional rural banks in providing rural credit? (12)

OR

Q5) (B) Explain the functions of NABARD. (12)

Q6) (A) Elaborate on the role of IDBI in providing industrial finance. (12)

OR

Q6) (B) Explain the challenges of industrial finance in India. (12)