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T.Y.B.Com Semester V (CBCS) Ordinance
EXAMINATION MAY 2023
Banking & Financial Services Major III : Banking In India

[Time: 2 Hours]

[Max. 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.

1 Answer **any four** of the following: (4*4=16)

- 1) Write a short note on RNBC's.
- 2) State and explain any two functions of NBFC's.
- 3) Write any four problems faced by Commercial banks in Rural credit.
- 4) Write a short note on importance of Agriculture Finance.
- 5) Role of Regional Rural Banks in Rural Development.
- 6) Explain any four sources of non-institutional credit in India.

2 Answer **any four** of the following: (4*4=16)

- a) Write any four causes of NPA's in India.
- b) Explain the role of Goa EDC in industry financing.
- c) Write a short note on Strategic Debt Restructuring.
- d) Explain the role of SIDBI.
- e) Write a short note on Basel II.
- f) Explain any two sources of Working Capital Finance.

3 X) Explain various types of NBFC's in India. 12

OR

- Y) i) Explain the various challenges faced by NBFC's in India. 06
ii) Differentiate between NBFC's and Banks. 06

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- 4 X) Explain the recommendations given by Narasimham Committee I in 1991 to revive the Indian Banking system. 12

OR

- Y) State and explain the various legal measures adopted by the banks to reduce NPA's. 12

- 5 X) Briefly explain the various functions performed by NABARD. 12

OR

- Y) Explain the structure of Rural Cooperative Credit Institutions in India. 12

- 6 X) What are the various problems faced by SME's in India? 12

OR

- Y) What is the role of Commercial Banks in financing the Corporate Sector in India? 12