



B.Com. (Semester – V) Examination, April/May 2019

BANKING AND FINANCIAL SERVICES (Major – II)

Banking in India – I

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.**

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

- 1) Distinguish between Money lenders and Indigenous Bankers. (Any 4).
- 2) Write a short note on Nidhi's and Chit Funds.
- 3) Write any four remedial measures adopted to correct problems of Co-operative Banks.
- 4) Write a short note on Micro Finance.
- 5) Write any four problems faced by Commercial Banks in Rural Credit.
- 6) Write in brief the Institutional sources of finance to Agriculture sector.

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

- a) Write a short note on Capital Adequacy Ratio.
- b) Explain in brief any four factors leading to NPA's.
- c) Write a short note on Basel Accord II.
- d) Write any four functions of State Co-operative Banks.
- e) Explain any two sources each of Working Capital and Term Capital.
- f) Explain the role of SME's in Industrial development. (Any 4)

3. X) Explain the structure of the Indian Banking System. 12

OR

Y) What is Priority Sector Lending ? Explain the areas of Priority Sector Lending.

12

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

OR

- Y) What are the various Legal measures adopted by Banks to tackle Non-Performing Assets ? 12

5. X) What are the problems faced by Co-operative Credit Societies ? 12

OR

- Y) Explain in detail the various functions of NABARD. 12

6. X) What is the role of SIDBI in financing the Small and Medium enterprises in India ? 12

OR

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