



OLD – 12

**B.Com. (Semester – V) Examination, October 2015**  
**BANKING AND FINANCIAL SERVICES (Major – 2)**  
**Banking in India – I (Old Course)**

Duration : 2 Hours

Total Marks : 80

- Instructions :** 1) *All questions are **compulsory**, however internal choice is available.*  
2) *Answer sub-questions 1 and 2 in **not** more than 100 words.*  
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)  
a) Functions of the Indigenous Banker.  
b) Observations of Narasimham Committee – I.  
c) Chit Funds and Nidhis.  
d) Short note on Banking System.  
e) Developments in commercial banking upto Nationalisation period (Phase – I).  
f) Any four problems of Nationalised Banks.
2. Answer **any four** of the following : (4×4=16)  
a) Classification of Investment.  
b) Capital Adequacy.  
c) Changes in the Indian Banking System post Narasimham Committee – II.  
d) Short note on Basel – II Norms.  
e) Risk Management.  
f) Disintermediation.
3. X) Draw and explain the structure of the Indian Banking System. 12  
OR  
Y) Elaborate on the developments that took place in the Indian Banking Sector after Nationalisation. 12

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4. X) Explain in detail various prudential norms regarding Income Recognition Asset Classification and Provisioning. 12

OR

- Y) Elaborate on the Recommendations of Narasimham Committee – I. 12

5. X) Discuss in detail various changes that have taken place in the Indian Banking System after the Banking Sector Reforms. 12

OR

- Y) Elaborate on the various Recommendations of Narasimham Committee – II. 12

6. X) What are Non-performing Assets ? Discuss the remedial measures to prevent Non-Performing Assets. 12

OR

- Y) Write short notes on :

(3×4=12)

- a) Causes of NPA.
  - b) Technological Advances.
  - c) Globalization and Competition.
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