



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

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 Question 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)
a) Draw a structure of commercial banking in India.
b) What is priority sector lending ?
c) State any four objectives of Self Help Group.
d) State any four functions of Regional Rural Banks.
e) Explain any four problems of State Co-operative Bank.
f) Write a brief note on Long-term Co-operative Credit.
2. Answer **any four** of the following : (4×4 = 16)
i) Explain any four causes of Non-performing Assets.
ii) Write a brief note on Assets Classification.
iii) State any four recommendations of Narasimham Committee – II.
iv) Explain role of Commercial banks in financing corporate sector.
v) State any four functions of Development Banks.
vi) Write a brief note on role of IDBI.
3. X) Describe in detail various components of unorganised sector. 12
- OR
- Y) Explain in detail the developments in Commercial Banking after nationalization. 12



4. X) Describe the problems faced by Regional Rural Banks and suggest remedial measures to improve their performance. 12
- OR
- Y) Explain in detail various refinance and functions of NABARD. 12
5. X) Explain the recommendations of Narasimham Committee Report – I. 12
- OR
- Y) Comment on Basel – II norms and its implementation. 12
6. X) Explain the role and problems of small and medium enterprise in India. 12
- OR
- Y) Explain various services offered by SIDBI for development of SMEs in India. 12
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