



**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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