



**B.Com. (Semester – V) Examination, October/November 2017**  
**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 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 questions.*

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

- a) Explain any four functions of money lenders.
- b) Explain any four functions of State Co-operative Banks.
- c) Explain any four functions of Commercial Banks.
- d) Explain any four role of NABARD in Rural Development.
- e) Write a brief note on Micro Finance.
- f) Highlight any four developments of Commercial Banks in Phase – II.

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

- 1) Explain any four recommendations of Narasimham Committee – II.
- 2) Write a brief note on Asset classification.
- 3) Explain any four follow up actions of Narasimham Committee – I.
- 4) Write a short note on Industrial Finance Corporation of India.
- 5) What is working capital ? Explain any three sources of working capital.
- 6) Explain any four role of IDBI.



3. X) What is priority sector lending ? Discuss different categories of priority sector lending. 12

OR

- Y) Describe in detail development of Commercial Banks in India during Phase – I. 12

4. X) Explain in detail different recommendation given by Narasimham Committee – I. 12

OR

- Y) Define non performing assets. Discuss in detail various remedial measures to reduce non performing assets. 12

5. X) Draw a structure of Co-operative credit institutions and explain in brief different types of rural credit institutions. 12

OR

- Y) Explain in brief the problems faced by regional rural Banks and suggest remedial measures to improve their performance. 12

6. X) What is developmental financial institutions ? Explain different functions of developmental financial institutions. 12

OR

- Y) Explain the role of SIDBI in development of small and medium enterprises in India. 12
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