

**T.Y. B.com Semester V (CBCS) Ordinance**  
**EXAMINATION OCTOBER 2019**  
**Banking & Financial Services Major III : Banking in India**

[Duration : 2 Hours]

[Total Marks :80]

Please check whether you have got the right question paper.

**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.

- Q.1 Answer **any four** of the following: (4x4=16 Marks)
- 1) Differentiate between banks and NBFC's
  - 2) Write a short note on role of NBFC's.
  - 3) What is the role of commercial banks in Agriculture and Rural development?
  - 4) Write a short note on Micro-finance through Self-Help Groups?
  - 5) What are the problems faced by Regional Rural Banks?(Any 4)
  - 6) Classification of Agricultural financing on the basis of mode of lending and time.
- Q.2 Answer **any four** of the following: (4x4=16 Marks)
- a) Write a short note on Strategic Debt Restructuring (SDR)
  - b) What were the observations of Narasimham Committee I (1991)
  - c) Explain in brief the classification of Non-Performing Assets.
  - d) Differentiate between Working Capital and Term Finance. (Any 4)
  - e) Write any four problems faced by SME's
  - f) Write the functions of EDC.
- Q.3 X) Explain the various regulation on NBFC's in India. (12 Marks)  
**OR**  
 Y) Explain the various types of NBFC's in India. (12 Marks)
- Q.4 X) What are the various causes of Non-Performing Assets? (12 Marks)  
**OR**  
 Y) Explain the recommendations of Narasimham Committee-I. (12 Marks)
- Q.5 X) Explain the functions of NABARD. (12 Marks)  
**OR**  
 Y) What are the various problems faced by Co-operative Credit Societies? (12 Marks)
- Q.6 X) What role is played by small and Medium Enterprises in the Indian Economy? (12 Marks)  
**OR**  
 Y) What is the role played by SIDBI in financing industry? (12 Marks)