



SUY – 14

B.Com. (Semester – V) Examination, October/November 2018

BANKING AND FINANCIAL SERVICES (Major – 2)

Banking in India – I

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 question.

1. Answer **any four** of the following :

(4×4=16)

1) Write any four functions of money lenders.

2) Write a short note on Priority Sector Lending.

3) What is the role of Commercial Banks in Rural Development ? (any 4)

4) Write any four functions of Self Help Groups.

5) What are the problems faced by Primary Agricultural Credit Societies ? (any 4)

6) What are the functions of Regional Rural Banks ? (any 4)

2. Answer **any four** of the following :

(4×4=16)

a) What were the observations of Narasimham Committee – I (1991) ? (any 4)

b) Write a short note on Provisioning Norms.

c) Explain in brief the classification of Non-Performing Assets.

d) Differentiate between Working Capital and Term Finance. (any 4)

e) Write any four new challenges faced by financial institutions in industrial financing.

f) Explain the concept of Small and Micro Enterprises.

3. X) Explain the components of the Unorganized Banking Sector in India.

12

OR

Y) Elaborate the development of Commercial Banking in India (Phase – I) upto Nationalisation.

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4. X) Explain the recommendations of Narasimham Committee – II. 12

OR

Y) What measures are adopted by Banks in India to tackle Non-Performing Assets ? 12

5. X) Explain in detail the structure of the Rural Co-operative Banks in India. 12

OR

Y) What are the various problems faced by Regional Rural Banks in financing of Agricultural and Rural Development ? 12

6. X) What role is played by Commercial Banks in financing the Small and Medium Enterprises ? 12

OR

Y) What is the role played by IDBI in financing industry ? 12

(4x4=16)

12

12

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