B.Com. (Semester – V) Examination, October/November 2016
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 question.

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

   a) State any four functions of Money lenders.

   b) State any four developments of Commercial Banking during phase-II.

   c) State any four functions of Regional Rural Banks.

   d) State any four functions of NABARD.

   e) Draw a structure of Cooperative Banks.

   f) Write a brief note on Micro Finance.

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

   1) Distinguish between Working Capital and Term Finance.

   2) State any four functions of State Financial Corporations.

   3) State any four problems of Small and Medium Enterprises.

   4) State any four recommendations of Narasimham Committee – I.

   5) Write a brief note on Asset Classification.

   6) State any four causes of Non Performing Assets.

3. X) Describe in detail the developments in Commercial banking before Nationalization,
Phase – I.   12

                                        OR

   Y) Discuss different categories of priority sector lending for all scheduled
Commercial Banks.   12

P.T.O.

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

OR

Y) What are Non Performing Assets ? Discuss the various remedial measures to reduce the NPA's ? **12**

5. X) Explain the problems faced by Regional Rural Banks and suggest remedial measures to improve their performance. **12**

OR

Y) Explain different types of agricultural advances provided by the Commercial Banks. **12**

6. X) What are Development Banks ? Give an account of development banks in India. **12**

OR

Y) Explain role of SIDBI in the Industrial development of India. **12**

_____