

Vidya Vikas Mandal's
 Shree Damodar College of Commerce & Economics, Margao-Goa
 TY B.Com, Semester-V, Semester End Examination, January 2021
 Banking & Financial Services- DSE-3
 Banking in India (COD 112)

Duration: 2 hrs

Max Marks: 80

Instructions:

- (1) Start each question on a fresh page.
- (2) All questions are compulsory.
- (3) Figures to the right indicate maximum marks.
- (4) Answer sub-questions in Question 1 and Question 2 each in not more than 100 words.
- (5) Answer question number 3 to question number 6 each in not more than 400 words.

Q1) Answer ANY 4 of the following.

(4x4=16)

- a) Briefly explain RNBCs.
- b) Differentiate between banks and NBFCs.
- c) Explain any four functions of NBFCs.
- d) Write a short note on Board of Industrial and Financial Revival (BIFR)
- e) What are the reforms caused by Narasimham Committee II? (Any 4)
- f) Briefly explain Asset Reconstruction Companies.

Q2) Answer ANY 4 of the following.

(4x4=16)

- a) Briefly explain the structure of cooperative banks in India.
- b) Why are cooperatives important in providing rural credit?
- c) What are the problems faced by commercial banks in providing rural credit?
- d) Differentiate between working capital and term finance.
- e) Explain any four functions of IDBI.
- f) Write a short note on SFCs.

Q3) (a) Explain the different types of NBFCs.

(12)

OR

(b) Elucidate on the regulatory framework by RBI on NBFCs.

(12)

- Q 4) (a) Elucidate on the recommendations given by the Narasimham Committee I. (12)
OR
(b) Explain reasons behind the formation of Non-Performing Assets. (12)
- Q5) (a) Elaborate on the sources of finance for agriculture and rural activities. (12)
OR
(b) Explain the functions of NABARD. (12)
- Q6) (a) What are the challenges of industrial finance in India? (12)
OR
(b) What is the role of SIDBI in providing industrial finance in India? (12)