

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- Major-2 (OLD COURSE OC 45)

Duration: 2hrs

Max Marks: 80

Instructions: i) All questions are compulsory, however internal choice is available
 ii) Figures to the right indicate maximum marks
 iii) Answer each question on a new page
 iv) Answer to question number 3 to 6 must be of approximately 400 words each.

Q1. Answer any four of the following in approximately 100 words each. (4x4=16)

- a) State and explain any 4 functions of money lenders.
- b) What is priority sector lending?
- c) Explain any 4 remedial measures adopted to correct problems of co-operative banks.
- d) Explain any 2 functions of Regional Rural banks.
- e) State any 4 objectives of NABARD.
- f) Write a brief note on micro finance.

Q2. Answer any four of the following in approximately 100 words each. (4x4=16)

- a) State and explain any 2 causes of non-performing assets.
- b) Distinguish between working capital and term finance.
- c) State any 4 problems faced by small and medium enterprises.
- d) What are the functions performed by development banks? (any 4)
- e) State any 4 recommendations of Narasimham Committee-I
- f) Write any 4 functions of State Co-operative Banks.

Q3. A Describe the various components of the unorganized banking sector in India. 12
 OR

Q3. B Elaborate on the development of commercial banking in India (Phase-1) upto nationalization. 12

Q4. A Explain the recommendations of Narasimham Committee-II. 12
 OR

Q4. B Discuss in detail the various remedial measures adopted to reduce non-performing assets. 12

Q5. A What are the different types of agricultural advances provided by commercial banks. 12
 OR

Q5. B Draw a structure of co-operative credit institutions and explain the different types of rural credit institutions. 12

- Q6. A Explain in detail the various functions of ICICI and SFCs. 12
OR
Q6. B Elaborate on the role of IDBI in industrial development in India. 12