



SMK – 18

**B.Com. (Semester – VI) Examination, April 2015**  
**Banking and Financial Services (Major – II)**  
**BANKING IN INDIA – II**

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 Marks)**

- a) Distinguish between Co-operative Banks and Commercial Banks.
- b) Highlight four functions of NABARD.
- c) Explain capital structure and sponsorship of Regional Rural Banks.
- d) State the functions of SIDBI.
- e) Distinguish between Working capital and Term loans.
- f) Write a brief note on primary agriculture Co-operative credit.

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

**(4×4=16 Marks)**

- I) State four functions of Development Banks.
- II) Write a brief note on EXIM Bank.
- III) Distinguish between pre shipment and post shipment finance.
- IV) State any four policies offered by ECGC.
- V) Write a brief note on Arbitrage.
- VI) Calculate Euro/Rupee rate if Dollar/Rupee is 48.50 and Euro/Dollar is 1.1568.

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3. A) Evaluate different types of agricultural advance provided by the Commercial Banks. 12

OR

B) Explain the structure of Co-operative Credit Banks in India. 12

4. A) Explain salient features of IDBI refinance scheme. 12

OR

B) Explain the role and six problems of Small and Medium Enterprises in India. 12

5. A) Explain different types of financial guarantees provided by ECGS to exporters and financial institutions. 12

OR

B) Explain in detail the different methods of Pre-shipment export finance by banks. 12

6. A) Write a detail note on Development banks in India. 12

OR

B) Explain six problem faced by Regional Rural Banks and Suggest any six remedial measures to improve their performance. 12

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