

END TERM EXAMINATION

SECOND SEMESTER [BBA(B&I)] MAY-2010

Paper Code: BBA (B&I) 112

Subject: Indian Banking System

Paper ID: 18112

Time : 3 Hours

Maximum Marks : 75

Note: Attempt five questions in all including Q. 1 is compulsory. Attempt one question from each unit.

- Q1. Attempt any five from the following: 3 x 5 = 15
- Microfinance
 - Cash Reserve Ratio
 - CRM in Banks
 - Credit Assessment
 - Secured Vs. Unsecured Advances
 - Balance Sheet of RBI
 - Non-performing Assets

UNIT I

- Q2. What are the major functions of IDBI? How does it differ from other development financial institutions in providing industrial finance? (10, 5)
- Q3. Discuss the contemporary scenario of development banking in India. Explain the role of financial institutions in developing agricultural sector. (10, 5)

UNIT II

- Q4. How will you characterize the recent monetary policy of the Reserve Bank of India? What are the instruments used to implement the policy? Describe whether the monetary policy is successful in uplifting our economy. (5, 5, 5)
- Q5. What are the functions of a central bank? How far does the Reserve Bank of India perform these functions? (10, 5)

UNIT III

- Q6. "Commercial banking in India is not guided exclusively by the criterion of maximization of profit but also by social and development objectives". Elaborate. (15)
- Q7. Briefly discuss the various fee based services provided by Commercial Banks in India? What are the formalities a bank should observe for providing such services? (10, 5)

UNIT IV

- Q8. What were the objectives behind the setting up of Regional Rural Banks in India? Critically examine their performance in present era. What are the special measures introduced by RBI to improve performance of Regional Rural Banks? (5, 5, 5)
- Q9. Distinguish between Cooperative Bank and Commercial Bank. Explain the importance of Cooperative Banks. What are the causes of slow growth of Cooperative Banks in India? (5, 5, 5)