

# END TERM EXAMINATION

SECOND SEMESTER [BBA(B&I)]- MAY 2011

Paper Code: BBA(B&I)112

Subject: Indian Banking System

Time : 3 Hours

Maximum Marks : 75

Note: Attempt five questions including Q.no.1 which is compulsory. Attempt one question from each unit. All questions carry 15 marks each.

- Q1 Attempt **any five** of the following:-
- (a) What are fee based services?
  - (b) What do you understand by "Financial Inclusion"?
  - (c) Distinguish between "Scheduled Bank" and 'Non-Scheduled Bank'.
  - (d) What are Non Performing Assets (NPAs)?
  - (e) What do you mean by ATMs, EFT and ECS?
  - (f) What are Treasury Bills?
  - (g) Distinguish between 'CRR' and 'SLR'.

## UNIT-I

- Q2 Critically examine the role played by IDBI in the development of industries in backward regions of the country.

OR

- Q3 What is development banking? It's been more than 25 years the NABARD has been set up as an apex development bank for agricultural and rural development. Explain the role played by NABARD so far and the problems faced, suggest some measures for improvement.

## UNIT-II

- Q4 Explain the role of Reserve Bank of India in development, regulation and supervision of the commercial banks in India.

OR

- Q5 What are the objectives of Monetary Policy of India? Discuss briefly the various techniques used for monetary control in India.

## UNIT-III

- Q6 What are Secured and Unsecured advances of the bank? What precautions should a banker take while making unsecured advances?

OR

- Q7 When can a person be said to have become a 'customer' of the bank? What are the essential features of a banker customer relationship? In what circumstances can a banker disclose the state of his customer's account to third parties?

## UNIT-IV

- Q8 Explain the working set up and the performance of co-operative banks in India.

OR

- Q9 Critically examine the role played by RRB's in rural development of the country and the measures taken by RBI and Govt. to improve its performance.

\*\*\*\*\*