

Total No. of Questions : 4]

SEAT No. :

**PB1324**

[Total No. of Pages : 4

[6224]-407

**S.Y. B.Com.**

**246B : BANKING & FINANCE - II**

**Indian Banking System - II**

**(2019 Pattern) (Semester - IV)**

*Time : 2½ Hours]*

*[Max. Marks : 50*

*Instructions to the candidates:*

- 1) *All questions are compulsory.*
- 2) *Figures to the right indicate full marks.*

- Q1) A) Fill in the blanks with the appropriate alternative (any five) [5]**
- i) The Co-operative Act came into existence on \_\_\_\_\_.
    - a) 1906
    - b) 1904
    - c) 1921
    - d) 1918
  - ii) \_\_\_\_\_ of the following is not on Industrial development Bank.
    - a) SIDBI
    - b) IFCI
    - c) IIBI
    - d) EXIM Bank
  - iii) Digital banking includes \_\_\_\_\_ automated processes and web-based services.
    - a) Inferior level
    - b) Mixed level
    - c) High level
    - d) A and B
  - iv) Based III ecommendations were fully implemented in India on \_\_\_\_\_.
    - a) 31<sup>st</sup> March 2019
    - b) 31<sup>st</sup> March 2020
    - c) 31<sup>st</sup> March 2022
    - d) 31<sup>st</sup> March 2021
  - v) Banking Business in India started with \_\_\_\_\_ business.
    - a) Unit Banking
    - b) Branch Banking
    - c) Wholesale Banking
    - d) Digital Banking
  - vi) \_\_\_\_\_ launched the process of reforms of financial system in India.
    - a) Nariman Committee
    - b) Gadgil Committee
    - c) Narasimhan Committe
    - d) Khanna Committe

**P.T.O.**

B) Match the Following: [5]

Column A	Column B
i) Long-term Co-operative Credit societies	a) December 2017
ii) Social Bank	b) Decentralised structure
iii) Development Bank	c) Two-tiered
iv) Basel - IV	d) Micro finance via SHG-Bank linkage programme
v) Co-operative Bank	e) Guaranteeing the loan

**Q2)** Write a Short Note (any two) [10]

- a) Retail Banking
- b) Objectives of development Banks.
- c) Basel II
- d) State Co-operative Banks.

**Q3)** a) Elaborate the role of Co-operative banks in economic development. [8]

b) Explain in detail the functions of a development bank. [7]

**Q4)** a) What is commercial Bank? Explain functions of commercial banks. [8]

b) Explain in detail the recommendations of Narasimhan committee (II). [7]





ब) योग्य जोड्या जुळवा.

[5]

अ गट

ब गट

i) दीर्घकालीन सहाकारी पतसंस्था

अ) डिसेंबर 2017

ii) सामाजिक बँक

ब) विकेंद्रित संरचना

iii) विकास बँक

क) द्विस्तरीय स्वरूप

iv) बेसेल-4

ड) स्वयं सहायता समूह आणि बँक जोडणी  
कार्यक्रमाद्वारे सूक्ष्म वित्तपुरवठा

v) सहकारी बँक

इ) कर्जाला हमी देणे

प्र.2) टिपा लिहा. (कोणतेही दोन)

[10]

अ) किरकोळ बँका

ब) भारतीय विकास बँकांची वैशिष्ट्ये

क) बेसेल-II

ड) राज्य सहकारी बँका

प्र.3) अ) आर्थिक विकासातील सहकारी बँकांची भूमिका विशद करा.

[8]

ब) विकास बँकेची कार्ये तपशीलवार स्पष्ट करा.

[7]

प्र.4) अ) व्यापारी बँक म्हणजे काय? व्यापारी बँकांची कार्ये स्पष्ट करा.

[8]

ब) नरसिंहम् समिती (II) च्या शिफारशी सविस्तर स्पष्ट करा.

[7]

