

Exam. Code : 109103
Subject Code : 2200

B.Com. (Hons.) 3rd Semester
BANKING & FINANCIAL SYSTEM

Group—I : Paper—I

Time Allowed—3 Hours] [Maximum Marks—50

Note :— There are *eight* questions. Candidates are required to attempt any *five* questions. All questions carry equal marks.

SECTION—A

1. Compare and contrast between financial institutions, financial markets and financial services.
2. Why are banks important for the economic development of any country ? Discuss the role and functions of banks quoting relevant examples.

SECTION—B

3. What do you understand by banker-customer relations ? What are KYC guidelines ? What schemes have been announced by RBI to improve banker-customer relations ?
4. Discuss in detail the duties and responsibilities of paying and collecting banker and protection available to paying and collecting banker under NI Act.

SECTION—C

5. Enumerate in detail the principles of lending. Highlight the various credit products and facilities offered by the banks. Also discuss the significance of such products and facilities.
6. What is credit management and credit monitoring ? Throw light on the different types of credit appraisal techniques.

SECTION—D

7. What are priority sectors ? Why have they been classified as priority sectors ? Discuss the issues, problems and recent developments of these sectors.
8. What do you mean by financial inclusion ? How has this scheme helped Indian government towards development trajectory ? Also, discuss the loopholes of this scheme.