

GVM'S GGPR College of Commerce & Economics, Ponda Goa

M.Com Semester II End Examination, July, 2021

COC 223 –Banking & Financial Institutions

Duration – 02 Hours

Maximum Marks: 30

- Instructions:
1. *This paper consists of 5 questions.*
 2. *Question no. 1 consist of 5 compulsory questions of 2 mark each*
 3. *Answer any 2 questions from question no. 2 to 5*
 4. *Figures to the right indicate marks.*
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Q.1. Answer the following questions: (2 Marks each)

- a. What is Repo rate?
- b. What the Central Bank of India is called and what are the major functions of it?
- c. Why is asset liability management important?
- d. Briefly explain the features of Credit Union?
- e. What is standard and sub standard assets?

Q. 2. Elucidate economic role of following Financial Intermediaries. (10 Marks)

- i. India Infrastructure Finance Company Ltd (IIFCL).
- ii. National Bank for Agriculture and Rural Development (*NABARD*)

Or

Q.3. Explain SARFAESI Act 2002 with respect to recovery of non-performing assets and also elaborate on the amount for applicability of the Sarfaesi Act 2002? (10 Marks)

Or

Q.4. What are the shortcomings and opportunities of present Indian Banking System? (10 Marks)

Or

Q.5. Explain some of the Fee based and Fund based financial services of banks and also illustrate the impact of these services on Profitability of the Bank. (10 Marks)

*******All the Best*******