



- Notes : 1. Attempt all questions.  
2. All questions carry equal marks.

1. Write short notes on:

- a) Evaluation of banking system in India.  
b) Functions of Co-Operative Bank.

**OR**

- a) Role of commercial bank is socio-economic development of the country.  
b) Financial Institutions in India.

2. Discuss the nature of banker and customer relationship under present banking system. Does there exist a principal and agent relationship between banker and customer?

**OR**

Explain the nature and scope of Banking Regulation Act, 1949.

3. What type of non-banking financial institutions are working in India? How RBI keep control over these institutions?

**OR**

Critically evaluate the banking system before and after nationalization. What is the impact of liberalization policy on banking sector?

4. "Central bank acts as banker's bank and also as an agent, advisor to the government". Explain with the help of functions of central bank of India.

**OR**

Discuss the nature, structure and scope of Reserve Bank of India Act, 1934.

5. Explain the need and scope of the securitization Act, 2002. Do you feel that this act has helped to speed up the recovery process of loan?

**OR**

Write short notes on:

- a) Internet Banking.  
b) Default in Repayments of Loans.

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