

(12)

4. Answer any two of the following : 10×2=20
- (a) Discuss the different forms of international banking. 10
 - (b) What is international liquidity? Explain the functions of the International Monetary Fund (IMF). 2+8=10
 - (c) Give the meaning of international inter-bank business and describe the different parties involved in the inter-bank business. 3+7=10
 - (d) Elaborate on the international banking facilities available in the USA. 14
5. Answer any one of the following : 14
- (a) Elucidate the establishment and functions of the bank for international settlement. 14
 - (b) Describe the structure and management pattern of the forex market. 7+7=14
 - (c) Describe the nature and composition of Tier I, Tier II and Tier III capital as per the Basel Committee. 14

63/1 (SEM-6) DSE3/DSE1B/
COMHE6036/COMRE6136

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63/1 (SEM-6) DSE3/DSE1B/
COMHE6036/COMRE6136

2023

COMMERCE

Paper : COMHE6036/COMRE6136

Full Marks : 80

Pass Marks : 32

Time : 3 hours

The figures in the margin indicate full marks for the questions

Answer either COMHE6036 or
COMHE6036/COMRE6136

GROUP—C

Paper : COMHE6036

(Microfinance)

1. Choose the correct option any six of the following : 1×6=6
- (a) Microcredit includes
 - (i) small loans
 - (ii) microsavings
 - (iii) Both (i) and (ii)
 - (iv) microinsurance

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(Turn Over)

(b) Which of the following is not a micro-finance product?

- (i) Microcredit
- (ii) Microsavings
- (iii) Microenterprise
- (iv) Microinsurance

(c) Microfinance is provided by

- (i) cooperative bank
- (ii) commercial bank
- (iii) non-banking finance companies
- (iv) All of the above

(d) Prof. Md. Yunus initiated

- (i) group model
- (ii) grameen model
- (iii) cooperative model
- (iv) community banking model

(e) Which type of loan is provided by NABARD under agricultural finance?

- (i) Short term
- (ii) Medium term
- (iii) Long term
- (iv) All of the above

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(Continued)

(f) The concept of financial inclusion was first introduced in India in the year

- (i) 2004
- (ii) 2005
- (iii) 2006
- (iv) 2007

(g) The Reserve Bank of India was established in the year

- (i) 1934
- (ii) 1935
- (iii) 1949
- (iv) 1955

(h) Self-Help Group-Bank Linkage Programme was initiated by

- (i) SBI
- (ii) NABARD
- (iii) SIDBI
- (iv) RBI

(i) The microfinance institution who got license to undertake pure banking activities in India was

- (i) SEWA
- (ii) Bandhan Bank
- (iii) Basix
- (iv) SKS Microfinance

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(Turn Over)

- (i) First Cooperative Act was passed in India in
- (i) 1904
 - (ii) 1860
 - (iii) 1912
 - (iv) 1934
2. Answer any five of the following : 2×5=10
- (a) Write the meaning of microfinance.
 - (b) State the meaning of women empowerment.
 - (c) What is financial inclusion?
 - (d) Write two features of self-help group.
 - (e) Write the full forms of NABARD and NEDFi.
 - (f) State the term 'rural indebtedness'.
 - (g) Mention two sources of rural finance.

3. Answer any six of the following : 5×6=30
- (a) Elaborate the salient features of micro-finance.
 - (b) Discuss the problems encountered by the cottage and village industries.
 - (c) Discuss the basic delivery models of microfinance.

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- (d) Write a short note on SHG-Bank Linkage Programme.
 - (e) Distinguish between microfinance and microcredit.
 - (f) State the different forms of rural industries.
 - (g) Differentiate between indigenous bankers and moneylenders.
 - (h) Describe the prospect of agro-processing industries in Assam.
 - (i) Discuss the role of NABARD in rural development.
 - (j) Describe the objectives of land development bank.
4. Answer any two of the following : 10×2=20
- (a) "Microfinance is the effective tool of socio-economic development of poor people." Explain the statement.
 - (b) State the problems faced by government during rural credit survey.
 - (c) Discuss the various obstacles faced by SHGs. Give some suggestions to overcome these obstacles. 5+5=10
 - (d) What are the various types of risks associated with microfinance? Explain how these risks can be managed.

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5. Answer any one of the following : 14

- (a) Discuss the various government policies for rural industries in India.
- (b) State the consequences of rural indebtedness in India. Also suggest the measures to remove indebtedness among the rural masses. 7+7=14
- (c) Discuss the role of microfinance in rural development.

GROUP—C

Paper : COMHE6036/COMRE6136

(International Banking)

1. Choose the correct option any six of the following : 1×6=6

- (a) Name the banking service that caters to cross-border transactions.
 - (i) Wholesale Banking
 - (ii) International Banking
 - (iii) Retail Banking
 - (iv) Investment Banking
- (b) International Bank for Reconstruction and Development (IBRD) is popularly known as
 - (i) Central Bank of the Country
 - (ii) International Monetary Fund
 - (iii) World Bank
 - (iv) Banker's Bank
- (c) International Bank for Reconstruction and Development was established
 - (i) to assist in the reconstruction and development of nations by encouraging capital investment
 - (ii) to promote private foreign investment

- (iii) to promote the growth of international trade and maintenance of equilibrium in BOP
- (iv) to promote public foreign investment

(d) Balance of payments records — transactions of the country with outsiders.

- (i) bilateral
- (ii) unilateral
- (iii) economic
- (iv) social

(e) The decrease in the value of the domestic currency concerning foreign currency due to fluctuations in the foreign exchange rate is

- (i) devaluation
- (ii) appreciation
- (iii) depreciation
- (iv) valuation

(f) The Special Drawing Rights (SDRs) were created by the IMF in 1969

- (i) to use SDR which is a credit for members
- (ii) to avoid the possibility of an international liquidity crisis

(iii) to use SDR as an intervention currency from the Central Bank of a member nation

(iv) Both (i) and (ii)

(g) Bretton Woods Conference was responsible for the birth of

- (i) GATT and IBRD
- (ii) WTO and IMF
- (iii) GATT, IMF and Bank for International Settlements
- (iv) IBRD and IMF

(h) Which one of the following is related to offshore financial centres?

- (i) It provides corporate and commercial services to non-resident offshore companies and for the investment of offshore funds
- (ii) It provides offshore services to domestic banks
- (iii) It provides offshore investment facilities to the government of member nations
- (iv) Both (i) and (ii)

- (i) Devaluation takes place under which system?
 - (i) Fixed exchange rate system
 - (ii) Flexible exchange rate system
 - (iii) Managed floating exchange rate system
 - (iv) Both (i) and (ii)
- (j) International Finance Corporation is mandated to extend credit to
 - (i) only private sector entities
 - (ii) only public sector entities
 - (iii) public sector, private sector and cooperative entities
 - (iv) Both (i) and (ii)

2. Answer any five of the following : 2×5=10

- (a) What is international banking?
- (b) State the use of the Vostro account.
- (c) What do you mean by Basel Accords?
- (d) What is meant by an offshore financial centre?
- (e) State the meaning of international retail banking.
- (f) What is the Bretton Woods system?
- (g) State the meaning of the balance of payments.

3. Answer any six of the following : 5×6=30

- (a) Discuss the reason behind the growth of international banking.
- (b) Give an account of the Multilateral Investment Guarantee Agency (MIGA).
- (c) Explain the use of foreign currency accounts.
- (d) Give a brief description of mirror accounts.
- (e) Explain the mechanisms of raising resources through international banking operations.
- (f) Discuss the functions of the International Finance Corporation (IFC).
- (g) What are the features of offshore financial centres?
- (h) Discuss Special Drawing Rights (SDRs) of IMF.
- (i) Give an account of international private banking services.
- (j) What are the responsibilities of international wholesale banking operations?