

**P. P. SAVANI UNIVERSITY**

Third semester of B.Com. Examination  
November -2021

**SMBC2160 - Elements of Banking**

29.11.2021, Monday

Time: 09:00 a.m. to 11:30 a.m.

Maximum Marks: 60

*Instructions:*

1. The question paper comprises of two sections.
2. Section I and II must be attempted in same answer sheets.
3. Make suitable assumptions and draw neat figures wherever required.
4. Use of scientific calculator is allowed.

**SECTION - I**

- Q - 1 **Short Questions/Fill in the Blanks (Any Five)** [05]
- (i) What is public sector bank?
- (ii) First Nationalization was happened in \_\_\_\_\_.
- (iii) Statutory \_\_\_\_\_ Ratio.
- (iv) \_\_\_\_\_ bank is central bank.
- (v) What is banking.
- (vi) What is schedule bank.
- Q - 2 (a) Define bank. Explain the Traditional functions of banks in details. [05]
- Q - 2 (b) Schedule bank Vs Non- Schedule bank. [05]
- OR
- Q - 2 (a) Explain Modern functions of banks. [05]
- Q - 2 (b) Public Sector Bank Vs Private Sector banks. [05]

- Q - 3 Define State co-operative bank. Explain its function, management, and limitations [10]
- OR
- Q - 3 Define Central co-operative bank. Explain its function, management, and limitations. [10]
- Q - 4 **Short Note: (Any One.)** [05]
- (i) RBI
- (ii) Types of Banks

**SECTION - II**

- Q - 1 **Define terms: (Any Five)** [05]
- (i) Cheque
- (ii) Endorsement
- (iii) Bill Discounting
- (iv) Current account
- (v) Saving account
- (vi) Bank over draft
- (vii) Credit card
- Q - 2 What do you mean by Saving account? Explain its features and advantages in details. [10]
- OR
- Q - 2 (a) Advantages of current account. [05]