

P P SAVANI UNIVERSITY

Third Semester of B. Com. Examination

November 2022

SMBC2160 Elements of Banking

21.11.2022, Monday

Time: 9:00 a.m. To 11:30 p.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.

SECTION - I

| Q - 1 | Short Question/Fill in the Blanks (Any Five) | [05] | CO | BTL |
|-------|---|------|----|-----|
| (i) | RBI established in Year. | | 1 | 1 |
| (ii) | NPA stands for | | 1 | 1 |
| (iii) | Apex Institute of co-operative bank..... | | 2 | 1 |
| (iv) | Co-operative banks are providing loans to People. | | 2 | 1 |
| (v) | Give any two names of private sector banks. | | 1 | 2 |
| (vi) | State the primary functions of banks. | | 1 | 2 |

Q - 2 What do you mean by banking? Explain the types of banks in India. [10] 1 1/2

OR

Q - 2 RBI play a crucial role in the development of the Indian economy - Elaborate the role of RBI according to this statement. [10] 1 4

Q - 3 (a) Discuss in detail - "how primary credit society plays an important role at the bottom level" [05] 2 3

Q - 3 (b) Write a note on the history of banking in India. [05] 1 2

OR

Q - 3 What is co-operative bank? Draw the structure of co-operative banks in India and explain in details. [10] 2 1/3

Q - 4 Attempt anyone. [05]

(i) Discuss the objectives of Co-operative banks. 2 2

(ii) Write a short note on Modern functions of banks. 1 2

SECTION - II

Q - 1 Short Question/Fill in the Blanks (Any Five) [05]

(i) Full form of MICR. 4 1

(ii) What is cheque? 3 1

(iii) Businessman generally open__account. 3 1

(iv) Salaried person or regular income earner open_____account. 3 1

(v) What is crossing? 3 1

(vi) NEFT stand for 4 1

Q - 2 "Fixed deposit is considered as a good option for investment" - Elaborate this statement by explaining its features and advantages in details. [10] 3 4

OR

Q - 2 Difference between - Saving account and Current account. [10] 3 4

Q - 3 (a) Explain in detail various types of cheque. [05] 3 2

Q - 3 (b) Discuss about endorsement by defining different types of endorsement. [05] 3 2

OR

| | | | | |
|--------------|---|-------------|----------|----------|
| Q - 3 | How can you evaluate the positive and negative impact of ATM. | [10] | 4 | 5 |
| Q - 4 | Attempt anyone. | [05] | | |
| (i) | Write a short note on MICR. | | 4 | 2 |
| (ii) | Write a short note on online banking. | | 4 | 2 |

CO : Course Outcome Number

BTL : Blooms Taxonomy Level

Level of Bloom's Revised Taxonomy in Assessment

| | | |
|-------------|---------------|-----------|
| 1: Remember | 2: Understand | 3: Apply |
| 4: Analyze | 5: Evaluate | 6: Create |