

**B.V. Patel Institute of Business Management, Computer & Information Technology**  
**Uka Tarsadia University**  
**1<sup>st</sup> Internal Examination, S.Y BBA 3<sup>rd</sup> Semester**  
**(030030316) Elements of Banking**

**Date: 26/08/2017**

**Marks: 50**  
**Time: 2 hrs.**

**Q-1 Answer the following. (Any Eight)**

**[16]**

1. What is the meaning of commercial bank?
2. Explain the difference between demand deposit and time deposit.
3. What is the meaning of bill of exchange and promissory note?
4. Enlist four subsidiaries owned by RBI.
5. State the rights of a banker.
6. What are the main functions of RBI?
7. What is the meaning of foreign banks?
8. Explain the main difference between scheduled and non scheduled banks.
9. Explain the main functions of regional rural banks.

**Q-2 Answer the following. (Any Two)**

**[20]**

1. According to you, what are the differences between earlier (pre-independence) Indian banking system and modern banking system?
2. Express your views about the role of RBI who regulate and dominate Indian banking system?
3. Explain private sector and public sector banks in India and according to you in current scenario, which banking sector is more efficient service provider?

**Q-3 Answer the following in detail. (Any Two)**

**[14]**

1. Define banking and explain various functions of bank.
2. Explain various departments of RBI in brief.
3. Write short note on commercial bank.