

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

**Date: 09/10/2017**

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

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

**[16]**

1. Define the term “May I help you counter?” in banks.
2. List any two RBI instructions on customer service.
3. What is meant by MICR cheque clearing system by the bank?
4. What is meant by garnishee order?
5. State any four features of minor account dealt in bank.
6. Mention the documents required for opening joint stock company bank account.
7. What is meant by telebanking?
8. Explain the main difference between debit card and credit card.
9. State any four key benefit of cheque truncation.

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

**[20]**

1. Elaborate “Good customer service is the heart of the banking service delivery”
2. Express your views about KYC norms and its importance in a banking sector.
3. Describe the role of E-banking in the growth of Indian financial sector.

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

**[14]**

1. Write a short note on Banking ombudsman scheme,2006
2. Discuss the different types of bank customers in detail.
3. Write short note on electronic clearing service.