

4

OR

Explain in brief the various functions of commercial bank. 14

- 4 Explain the concept of 'Banking' Discuss the types of banking in India.
- 5 Explain the concept of 'Trade'. Differentiate between 14 Internal Trade and International Trade.

## OR.

5 Explain the concept of Balance of Trade and Balance of Payment. Differentiate between Balance of Trade and Balance of Payment.