

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA – SEMESTER –IV-EXAMINATION – SUMMER-2022

Subject Code: 4549292

Date: 16-07-2022

Subject Name: Banking

Time: 10:30 AM TO 01:30 PM

Total Marks: 70

Instructions:

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

- Q.1 Explain the following** **14**
- 1) Define mortgage.
 - 2) Define LOC.
 - 3) Define UPI with example.
 - 4) What do you Meant by Microfinance?
 - 5) Explain Dated Government Securities
 - 6) Definition of banker's Lien
 - 7) Explain Hypothecation.
- Q.2 (a) Differentiate: Retail Banking V/S Wholesale Banking** **07**
- (b) What are the opportunities of retail banking in India? Explain it.** **07**
- OR**
- (b) Classified Banker Customer Relationship in Detail.** **07**
- Q.3 (a) What is the Principles of Sound lending? Explain it.** **07**
- (b) What is plastic Money? Explain the Benefits of Credit Cards.** **07**
- OR**
- Q.3 (a) Brief KYC. Why it is required to submit?** **07**
- (b) Explain Banking Product and Service with suitable example.** **07**
- Q.4 (a) What is SHGs? Give Examples of successful SHGs in India.** **07**
- (b) What is Recovery of loans? Explain the types of Loan and advances?** **07**
- OR**
- Q.4 (a) Define NEFT& RTGS. Differentiate: RTGS V/S NEFT** **07**
- (b) Explain the Features of Digital Wallets.** **07**
- Q.5 (a) How banks manage their NPA?** **07**
- (b) Short Note on Insolvency & Bankruptcy.** **07**
- OR**
- Q.5 (a) Briefly Explain the Benefit of Cheque Truncation?** **07**
- (b) Short Note on UPI.** **07**
