

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA– SEMESTER –IV-EXAMINATION – WINTER-2023

Subject Code:4549292**Date: 06-12-2023****Subject Name: Banking****Time:02:30 PM TO 05:30 PM****Total Marks: 70****Instructions:**

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.
4. Use of simple calculators and non-programmable scientific calculators are permitted.

Q. No.	Question Text and Description	Marks
Q.1	(a) Cheque Truncation System (b) Debt Recovery Tribunal (c) Financial literacy (d) UPI (e) Hypothecation (f) EMV Card (g) Non-Performing Assets	14
Q.2	(a) Is Social Banking Important for Indian Economy? Elucidate the delivery mechanism of SFG in India? (b) Differentiate: Retail Banking V/S Wholesale Banking	07 07
OR		
Q.3	(a) Classified Banker Customer Relationship in Detail. (b) Brief KYC. Why it is required to submit?	07 07
OR		
Q.3	(a) Do you adore New Age Clearing? How? Describe EFT to support your answer (b) How home loans differ from personal loan in documentations	07 07
Q.4	(a) “Plastic Money is essential for Indian Economy in this COVID Scenario” Elaborate. (b) Define NEFT& RTGS. Differentiate: RTGS V/S NEFT	07 07
OR		
Q.4	(a) Elaborate the Concept of Unified Payments Interface (UPI) and discuss its Mechanism & Services (b) Analyze features of E-Wallets/ Digital Wallets for Consumers	07 07

- Q.5** Mr Lakhani got a proposal from Mr Ketan Vasiya who is an entrepreneur and seeking a loan worth Rs. 50,00,000.
kindly justify it: If you are at the place of Mr Lakhani which points should keep in your mind prior to giving a loan.
Make a note as under:
- (a) Which principles do you have to study to consider Mr Ketan as a sound lender. **Predict it with the legal understanding of the concept. Recommended which are applied in this case.** 07
 - (b) **Investigate**, which points you have to consider to manage types of changes on loan as a Pledge, Hypothecation, Mortgage, Lien, Set-Off and Assignment. 07

OR

- Q.5** (a) Mr Lakhani got a proposal from Mr Ketan Vasiya who is an entrepreneur and seeking a loan worth Rs. 50,00,000. As a Manager of the bank you can demand the following: **kindly justify** and analyse What sort of assets are demanded by you? **Check and Classified** his assets in the format of Standard, Non-Performing Assets, and Doubtful debts. Justify your answer with a detailed explanation. 07
- (b) In the above case, how do you **predict** in detail so the bank authority has the assurance that this loan and advances should not be converted into NPA in future a manager makes a note which will assure this with the following reference points. 07
If there will be any dispute as a part of management, how do your procedure further? Investigate in detail –Debt Recovery Tribunals – Lok Adalats. Elaborate for better understating of Major Provisions of Insolvency & Bankruptcy Code in India (with special reference to NPA).
