

**GUJARAT TECHNOLOGICAL UNIVERSITY**  
**B.VOC- SEMESTER-I EXAMINATION – SUMMER 2022**

**Subject Code:1112101****Date:27-07-2022****Subject Name:Banking & Micro Finance-I****Time:10:30 AM TO 12:30 PM****Total Marks:50****Instructions:**

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

		<b>Marks</b>
<b>Q.1</b>	(a) Explain the concept of Banking and different types of Banking in India	<b>05</b>
	(b) Explain the role and functions of Reserve bank of India	<b>05</b>
<b>Q.2</b>	(a) What are different types of products and services offered by Banks in India?	<b>05</b>
	(b) What do you mean by Banker – Customer Relationship? Explain the nature of different types of relationship shared by them.	<b>05</b>
	<b>OR</b>	
	(b) What are the basic principles of Banking? Give an overview on different deposit accounts offered by Banks.	<b>05</b>
<b>Q.3</b>	(a) What do you mean by Money Market Instruments? Explain in detail.	<b>05</b>
	(b) What is the concept of Financial Inclusion and Exclusion?	<b>05</b>
	<b>OR</b>	
<b>Q.3</b>	(a) What is Micro Finance? Give an overview on the growth of Microfinance industry in India.	<b>05</b>
	(b) Throw light on some of the Innovative Programs undertaken by Indian Commercial banks to improve the Customer services offered by them.	<b>05</b>
<b>Q.4</b>	(a) What do you mean by Local Area Banks (LAB)? Explain in detail	<b>05</b>
	(b) What SIDBI stands for? Explain the functions of SIDBI.	<b>05</b>
	<b>OR</b>	
<b>Q.4</b>	(a) Explain the concept of Private Sector and Public Sector Banks in India. Name few Private and Public Sector banks who are in retail banking.	<b>05</b>
	(b) What do you mean by Financial Institution? Briefly explain the functions of NABARD and EXIM Bank.	<b>05</b>
<b>Q.5</b>	(a) Explain the duties and rights of a Banker in Detail.	<b>05</b>
	(b) What is the meaning of Self Help Groups? Explain SHG Bank Linkage Programme.	<b>05</b>
	<b>OR</b>	
<b>Q.5</b>	(a) Explain the organization structure of Micro finance in India.	<b>05</b>
	(b) Explain the role and importance of Banks in Indian Economy.	<b>05</b>

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