

GUJARAT TECHNOLOGICAL UNIVERSITY**B.VOC - SEMESTER- I EXAMINATION – SUMMER 2024****Subject Code: 1112101****Date:24-05-2024****Subject Name: Banking & Micro Finance-I****Time:02:30 PM TO 04:30 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.

- Q.1 (a)** Write a short note on evolution and growth of Banking in India. **5**
- Q.1 (b)** What is the role of RBI in Indian Economy? **5**
- Q.2 (a)** Explain various types of banks in India. **5**
- Q.2 (b)** What do you mean by microfinance? Explain its structure. **5**
- OR**
- Q.2 (b)** Elaborate various functions of a bank in India. **5**
- Q.3 (a)** Briefly discuss key principles of banking. **5**
- Q.3 (b)** What are the various types of banker-customer relationship? Explain in short. **5**
- OR**
- Q.3 (a)** Explain the difference between Organized and unorganized sector with reference to Banking. **5**
- Q.3 (b)** Why a strong banking system is essential for a strong economic growth and development? **5**
- Q.4 (a)** What do you mean by financial inclusion? What is the role of microfinance in financial inclusion? **5**
- Q.4 (b)** Highlight some of the major reasons behind the failure of commercial banks in India. **5**
- OR**
- Q.4 (a)** What do you mean by money market? Which are the money market products? **5**
- Q.4 (b)** Explain different models of microfinance. **5**
- Q.5 (a)** Discuss the role and duties of a banker. **5**
- Q.5 (b)** Differential between inclusion and exclusion. Elaborate the importance of inclusion in the economy. **5**
- OR**
- Q.5 (a)** Explain various deposit products in Indian banks. **5**
- Q.5 (b)** Write a brief note on social responsibilities of banks. **5**
