

GUJARAT TECHNOLOGICAL UNIVERSITY
MBA INTEGRATED-SEMESTER- VII-EXAMINATION- SUMMER-2024

Subject Code: 2577162

Date: 17/05/2024

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.1 (a)** What is retail banking? Explain various products & services of retail banking in detail with suitable examples. **07**
- Q.1 (b)** Write a Note: Wholesale Banking & Internet Banking **07**
- Q.2 (a)** What is ADR and GDR? Differentiate ADR and GDR **07**
- Q.2 (b)** Discuss the challenges and opportunities of retail banking in India. **07**
- OR**
- Q.2 (b)** Classify Banker-Customer Relationship in Detail. **07**
- Q.3 (a)** What is Anti Money Laundering? Explain its Objectives and stages in detail. **07**
- Q.3 (b)** Explain the principles of sound lending in detail. **07**
- OR**
- Q.3 (a)** Describe the role of Lok Adalat for recovery of advances. **07**
- Q.3 (b)** Explain difference between demand loan and term loan **07**
- Q.4 (a)** What is Credit Card? Elaborate Benefits & Guidelines on Credit Card Operations. **07**
- Q.4 (b)** Write a Note: e- Wallet & UPI **07**
- OR**
- Q.4 (a)** Describe the steps including in KYC offline and KYC verification for individual, firm, trust and foundation. **07**
- Q.4 (b)** Write note on SHGs in India. **07**
- Q.5 (a)** Write a short note on NPA **07**
- Q.5 (b)** Explain different charges including in charging securities. **07**
- OR**
- Q.5 (a)** Write a Note: Electronic Funds Transfer (EFT) **07**
- Q.5 (b)** Explain in detail SARFAESI Act , 2002 **07**
