

GUJARAT TECHNOLOGICAL UNIVERSITY**B.VOC- SEMESTER-I EXAMINATION – SUMMER 2025****Subject Code:1112101****Date:21-05-2025****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.

		Marks
Q.1	(a) Differentiate organized and unorganized sectors with example.	05
	(b) What do you mean by Bank? Explain the role and importance of Banks in Indian Economy.	05
Q.2	(a) What are the basic principles of Banking? Give an overview on different deposit accounts offered by Banks.	05
	(b) Throw light on some of the Innovative Programs undertaken by Indian Commercial banks to improve the Customer services offered by them.	05
	OR	
	(b) What is the full form of BFSI? What role does a bank play in any economy?	05
Q.3	(a) What is Bank? Explain the functioning of bank in India.	05
	(b) When RBI was started? Explain the role and functions of Reserve bank of India.	05
	OR	
Q.3	(a) Write a detailed note on various monetary control mechanisms (Ratios) decided by RBI.	05
	(b) Why Commercial Banks are getting fail? Explain the Reasons with the live examples of Bank.	05
Q.4	(a) What is micro – finance? Who develop the concept of Micro Finance first time? How it evolved in India?	05
	(b) What do you mean by Local Area Banks (LAB)? Explain it in detail.	05
	OR	
Q.4	(a) Explain the duties and rights of a Banker in Detail.	05
	(b) What is the meaning of ‘Advances’ in the Banking system? What are the various types of advances offered by banks?	05
Q.5	(a) What is the concept of Financial Inclusion and Exclusion?	05
	(b) What do you mean by Money Market? Explain its Instruments in detail.	05
	OR	
Q.5	(a) What do you mean by Financial Institution? Briefly explain the functions of NABARD and EXIM Bank.	05
	(b) Write a short note on: SHG	05
