

Seat No.: _____

Enrolment No. _____

GUJARAT TECHNOLOGICAL UNIVERSITY
B.Voc (Management) –SEMESTER I EXAMINATION- WINTER 2019

Subject Code: 1112101

Date: 24/12/2019

Subject Name: Banking & Micro Finance-I

Time: 10:30 am – 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.

- Q. 1(a)** What is Bank? Explain functions of banks in detail with example. **5**
- Q. 1(b)** Explain the structure of Indian Banking System in brief. **5**
- Q. 2(a)** Write a Note: Social Responsibilities of Banks. **5**
- Q. 2(b)** Describe banker – customer relations in brief with example. **5**
- OR**
- Q. 2(b)** Define the term Micro Finance also explain evolution of micro finance in India. **5**
- Q. 3(a)** Explain basic principles of banking in detail. **5**
- Q. 3(b)** Write a Note on: RTGS **5**
- OR**
- Q. 3(a)** Explain the difference between financial exclusion & financial inclusion in brief. **5**
- Q. 3(b)** Describe the structure of RBI and also brief the functions of RBI . **5**
- Q. 4(a)** Write a Note on: KYC **5**
- Q. 4(b)** What is housing finance? Explain structure of housing finance in detail. **5**
- OR**
- Q. 4(a)** Explain various models of micro finance in brief. **5**
- Q. 4(b)** Explain the payment system of banks in India in detail. **5**
- Q. 5(a)** Write a Note on: **5**
1. Credit Card
 2. Debit Card
- Q. 5(b)** What is retail banking? Explain various characteristics of it in detail. **5**
- OR**
- Q. 5(a)** Write a Note on FCNR **5**
- Q. 5(b)** Explain anti money laundering in detail. **5**
