

GUJARAT TECHNOLOGICAL UNIVERSITY**BVOC - SEMESTER I – EXAMINATION – WINTER 2021****Subject Code:1112101****Date:19/03/2022****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.

		Marks
Q.1	(a) What is Bank? Explain functions of banks in detail with example.	05
	(b) Differentiate organized sector and unorganized sectors	05
Q.2	(a) Explain Basic Principles of banking	05
	(b) Write a detailed note on RBI with special focus on its Role in Indian Economy.	05
OR		
	(b) Write a note on the reasons for the failure of commercial banks.	05
Q.3	(a) What are the types of Banks in India?	05
	(b) Describe - Obligation/Duties of a Banker	05
OR		
Q.3	(a) Explain Banker & Customer Relationship	05
	(b) Write a Note on: KYC	05
Q.4	(a) Explain: Loan Products offered by Banks.	05
	(b) Write a note on various Money Market Products	05
OR		
Q.4	(a) Write a Note: Social Responsibilities of Banks.	05
	(b) What are the various Bank Deposits/Deposit Accounts offered by Banks?	05
Q.5	(a) What is Financial Inclusion & Exclusion? Differentiate both.	05
	(b) Explain various Models of Micro Finance in India.	05
OR		
Q.5	(a) What is retail banking? Explain various products of it in detail.	05
	(b) Describe the innovative programs undertaken by Commercial Banks and improved customer services.	05
