

GUJARAT TECHNOLOGICAL UNIVERSITY**MBA Integrated - SEMESTER- VII EXAMINATION – WINTER 2021****Subject Code: 2577162****Date: 04/12/2021****Subject Name: Banking****Time: 10:30 AM to 01:30 PM****Total Marks: 70****Instructions:**

1. Attempt all questions.
2. Make suitable assumptions wherever necessary.
3. Figures to the right indicate full marks.

- Q.1** (a) Explain concepts of Retail Banking ,wholesale banking , international banking and internet banking . **07**
(b) Diffrecciate between ADR and GDR . **07**
- Q.2** (a) Write a short note on NPA . **07**
(b) What is wholesale banking ? Explain features of it . **07**
- OR**
- (b) What is credit cards ? Explain different types of credit cards . **07**
- Q.3** (a) Explain in detail principles of sound lending . **07**
(b) Diffrecciate between retail banking and corporate banking . **07**
- OR**
- Q.3** (a) How to do NEFT transfers by using internet and mobile banking ? **07**
(b) Write a short note on ECS **07**
- Q.4** (a) What is digital wallet and how does it work ? **07**
(b) what are the stages involving in Home loan ? **07**
- OR**
- Q.4** (a) Explain difference between NEFT and RTGS . **07**
(b) What are the steps including in KYC offline and KYC verification for individual ,firm , trust and foundation ? **07**
- Q.5** (a) What is Electronic Fund Transfer (EFT) ? Explain benefits and limitations of EFT **07**
(b) Explain in detail SARFAESI Act , 2002 **07**
- OR**
- Q.5** (a) How many services providing in retail banking ? **07**
(b) Explain different charges including in charging securities . **07**
